

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 00 Statewide Totals

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	11.17	\$4,038	\$52,440	11.17	\$4,038	\$52,440
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.00	\$10,356	\$1,644	8.00	\$10,356	\$1,644
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2970.98	\$1,700,298	\$1,349,723	2970.98	\$1,700,298	\$1,349,723
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	1.00	\$287	\$0	25.00	\$12,637	\$0	26.00	\$12,924	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	625.50	\$244,496	\$21,485	15191.03	\$7,273,130	\$1,752,942	15816.53	\$7,517,626	\$1,774,427
ALLSTATE INSURANCE COMPANY	2005.75	\$894,338	\$569,157	NA	NA	NA	279958.81	\$125,800,382	\$127,179,288	281964.56	\$126,694,720	\$127,748,445
AMERICAN AUTOMOBILE INSURANCE	NA	NA	NA	NA	NA	NA	0.53	(\$65)	\$0	0.53	(\$65)	\$0
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	1410.60	\$551,860	\$124,931	1410.60	\$551,860	\$124,931
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	196.70	\$75,414	\$0	6843.70	\$2,909,761	\$0	7040.40	\$2,985,175	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	21.33	\$11,557	\$3,025	2807.17	\$1,701,606	\$3,084,292	2828.50	\$1,713,163	\$3,087,317
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	0.28	(\$322)	\$0	813.61	\$1,205,285	\$918,525	813.89	\$1,204,963	\$918,525
AMERICAN MANUFACTURERS MUTUAL	NA	NA	NA	NA	NA	NA	2.00	\$550	\$0	2.00	\$550	\$0

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AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	55.61	\$8,350	\$49,508	55.61	\$8,350	\$49,508
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	0.17	(\$481)	\$0	0.00	(\$27,742)	\$806,228	0.17	(\$28,223)	\$806,228
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	64.00	\$24,365	\$44,465	64.00	\$24,365	\$44,465
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	30.00	\$14,267	\$2,974	30.00	\$14,267	\$2,974
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	25.00	\$14,061	\$1,918	3034.27	\$2,358,445	\$1,823,640	3059.27	\$2,372,506	\$1,825,558
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	16.00	\$7,992	\$0	371.56	\$214,019	\$30,980	387.56	\$222,011	\$30,980
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1933.43	\$2,768,681	\$2,227,324	1933.43	\$2,768,681	\$2,227,324
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	179.77	\$156,968	\$87,650	3130.76	\$2,229,384	\$2,805,517	3310.53	\$2,386,352	\$2,893,167
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	130.72	\$56,749	\$23,436	31612.34	\$13,803,661	\$14,233,916	31743.06	\$13,860,410	\$14,257,352
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	175.74	\$72,759	\$39,613	3257.99	\$1,694,279	\$1,657,392	3433.73	\$1,767,038	\$1,697,005
BOSTON OLD COLONY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$493	\$0	1.00	\$493	\$0
BROTHERHOOD MUTUAL INSURANCE	6.00	\$1,272	\$750	58.00	\$15,462	\$4,442	357.59	\$156,257	\$116,909	421.59	\$172,991	\$122,101

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BUCKEYE UNION INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$506	\$0	1.00	\$506	\$0
CENTENNIAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.12	\$6,314	\$0	4.12	\$6,314	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,028	\$0	26.92	\$13,464	\$0	29.92	\$14,492	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	38.92	\$12,957	\$55,800	87.00	\$50,563	\$19,944	125.92	\$63,520	\$75,744
CINCINNATI INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.93	\$195	\$0	0.93	\$195	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	24082.25	\$11,625,692	\$12,807,887	24082.25	\$11,625,692	\$12,807,887
CITIZENS INSURANCE COMPANY OF	493.33	\$417,599	\$199,922	1226.17	\$560,203	\$189,982	251908.84	\$131,673,280	\$81,913,476	253628.34	\$132,651,082	\$82,303,380
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	10077.58	\$6,832,174	\$5,312,915	10077.58	\$6,832,174	\$5,312,915
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$11,710	0.00	\$0	\$1,582,277	0.00	\$0	\$1,593,987
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.01	(\$325,064)	\$8,536,820	1.01	(\$325,064)	\$8,536,820
EMCASCO INSURANCE COMPANY	NA	NA	NA	376.78	\$155,417	\$271,831	6694.11	\$2,771,388	\$3,890,776	7070.89	\$2,926,805	\$4,162,607
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	209.42	\$92,608	\$37,193	4217.61	\$1,881,527	\$1,654,719	4427.03	\$1,974,135	\$1,691,912

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FARM BUREAU GENERAL INSURANCE	3257.51	\$1,292,899	\$1,640,065	7103.97	\$3,104,261	\$3,165,935	83822.45	\$38,826,063	\$32,250,027	94183.93	\$43,223,223	\$37,056,027
FARMERS' MUTUAL INSURANCE	NA	NA	NA	3009.00	\$8,131	\$0	57187.00	\$163,584	\$67,937	60196.00	\$171,715	\$67,937
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	859.53	\$2,421,959	\$3,042,218	859.53	\$2,421,959	\$3,042,218
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	6.00	\$3,563	\$81,438	6.00	\$3,563	\$81,438
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	22.50	\$11,221	\$986,683	22.50	\$11,221	\$986,683
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	82732.40	\$54,969,016	\$51,098,086	82732.40	\$54,969,016	\$51,098,086
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	35.26	\$35,301	\$8,967	35.26	\$35,301	\$8,967
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	41654.94	\$2,160,386	\$3,312,231	41654.94	\$2,160,386	\$3,312,231
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	469.00	\$228,663	\$89,477	69249.00	\$40,708,135	\$41,049,566	69718.00	\$40,936,798	\$41,139,043
FREMONT MUTUAL INSURANCE	NA	NA	NA	1372.61	\$523,365	\$556,200	27077.74	\$12,390,759	\$7,852,081	28450.35	\$12,914,124	\$8,408,281
GE PROPERTY & CASUALTY INSURANCE	15.00	\$6,153	\$3,828	73.00	\$33,173	\$28,021	83.00	\$46,636	\$31,859	171.00	\$85,962	\$63,708
GLENS FALLS INSURANCE COMPANY,	2.05	\$2,061	\$0	NA	NA	NA	13680.73	\$10,082,480	\$3,332,578	13682.78	\$10,084,541	\$3,332,578

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GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	18.00	\$9,309	\$0	18.00	\$9,309	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	11.00	\$6,901	\$325	173.59	\$124,434	\$126,374	184.59	\$131,335	\$126,699
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	0.26	\$94	\$0	1673.05	\$1,057,414	\$1,274,518	1673.31	\$1,057,508	\$1,274,518
GREAT LAKES MUTUAL INSURANCE	NA	NA	NA	510.00	\$129,208	\$51,393	477.00	\$134,951	\$57,400	987.00	\$264,159	\$108,793
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	5185.08	\$13,238,413	\$16,029,939	5185.08	\$13,238,413	\$16,029,939
HAMILTON MUTUAL INSURANCE	NA	NA	NA	84.92	\$32,735	\$21,048	3061.87	\$1,407,972	\$1,275,928	3146.79	\$1,440,707	\$1,296,976
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	560.23	\$241,548	\$144,183	7129.83	\$3,629,620	\$3,854,231	7690.06	\$3,871,168	\$3,998,414
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	19.83	\$11,049	\$953	339.89	\$207,915	\$71,116	359.72	\$218,964	\$72,069
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	82.16	\$53,601	\$156,494	17676.21	\$8,992,201	\$6,778,221	17758.37	\$9,045,802	\$6,934,715
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	39.00	\$17,576	\$505	6224.47	\$3,039,850	\$2,615,256	6263.47	\$3,057,426	\$2,615,761
HASTINGS MUTUAL INSURANCE	NA	NA	NA	1225.11	\$407,639	\$482,440	55285.09	\$17,798,878	\$13,545,070	56510.20	\$18,206,517	\$14,027,510
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	128.07	\$41,701	\$24,797	320848.57	\$144,980,894	\$138,326,625	320976.64	\$145,022,595	\$138,351,422

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HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	10137.13	\$5,408,018	\$1,146,628	10137.13	\$5,408,018	\$1,146,628
HORACE MANN INSURANCE COMPANY	103.57	\$33,434	\$286,605	244.25	\$88,200	\$65,884	10680.77	\$3,933,153	\$5,234,497	11028.59	\$4,054,787	\$5,586,986
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	3.83	\$1,887	\$3,637	3.83	\$1,887	\$3,637
JEFFERSON INSURANCE COMPANY	NA	NA	NA	69.72	\$44,528	\$18,703	104.49	\$66,427	\$25,649	174.21	\$110,955	\$44,352
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	\$0	\$555	223.61	\$107,877	\$70,458	22583.74	\$11,356,081	\$13,455,472	22807.35	\$11,463,958	\$13,526,485
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	1627.00	\$673,009	\$2,658,100	1627.00	\$673,009	\$2,658,100
MARYLAND CASUALTY COMPANY	NA	NA	NA	0.00	\$0	\$3,512	34.33	\$10,276	\$101,439	34.33	\$10,276	\$104,951
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	40952.73	\$18,004,056	\$13,014,208	40952.73	\$18,004,056	\$13,014,208
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	55.00	\$23,825	\$20,003	55.00	\$23,825	\$20,003
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	76.00	\$35,965	\$41,195	76.00	\$35,965	\$41,195
METROPOLITAN GROUP PROPERTY AND	32.00	\$19,642	\$19,174	72.00	\$34,840	\$19,303	13943.00	\$7,443,716	\$7,820,773	14047.00	\$7,498,198	\$7,859,250
METROPOLITAN PROPERTY AND CASUALTY	68.08	\$48,305	\$10,352	59.33	\$35,273	\$5,247	2082.24	\$1,175,643	\$1,172,053	2209.65	\$1,259,221	\$1,187,652

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MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	1357.10	\$602,779	\$984,882	5856.90	\$3,034,433	\$5,650,451	7214.00	\$3,637,212	\$6,635,333
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	51463.09	\$32,773,795	\$37,986,970	NA	NA	NA	51463.09	\$32,773,795	\$37,986,970
MICHIGAN INSURANCE COMPANY	39.00	\$16,806	\$112,523	NA	NA	NA	11759.00	\$6,085,376	\$4,773,384	11798.00	\$6,102,182	\$4,885,907
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	362.00	\$173,824	\$35,872	26366.00	\$13,353,163	\$9,467,387	26728.00	\$13,526,987	\$9,503,259
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	12.00	\$9,347	\$1,006	12.00	\$9,347	\$1,006
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	3999.90	\$2,493,514	\$890,805	3999.90	\$2,493,514	\$890,805
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	59.73	\$26,415	\$22,965	59.73	\$26,415	\$22,965
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	3.99	\$1,578	\$0	3.99	\$1,578	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	1111.03	\$391,203	\$614,086	22456.05	\$9,788,628	\$15,338,351	23567.08	\$10,179,831	\$15,952,437
NATIONWIDE MUTUAL FIRE INSURANCE	11.83	\$4,639	\$0	1347.60	\$395,800	\$310,212	31006.71	\$16,571,388	\$19,540,591	32366.14	\$16,971,827	\$19,850,803
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$15,217)	\$24,000	0.00	(\$15,217)	\$24,000
NORTHERN ASSURANCE COMPANY OF	14.66	\$8,047	\$0	13.58	\$5,023	\$0	104.91	\$92,884	\$31,288	133.15	\$105,954	\$31,288

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NORTHERN MUTUAL INSURANCE	218.00	\$40,380	\$5,976	2485.87	\$544,551	\$325,457	10387.15	\$3,523,832	\$2,416,296	13091.02	\$4,108,763	\$2,747,729
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	218.33	\$134,021	\$50,117	558.67	\$341,263	\$313,465	777.00	\$475,284	\$363,582
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	965.98	\$2,786,221	\$2,231,313	965.98	\$2,786,221	\$2,231,313
PARTNERS MUTUAL INSURANCE	NA	NA	NA	34.47	\$16,749	\$3,121	1890.29	\$1,015,817	\$662,919	1924.76	\$1,032,566	\$666,040
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	37.24	\$23,025	\$14,920	37.24	\$23,025	\$14,920
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	2385.76	\$916,972	\$591,201	39619.01	\$19,775,092	\$13,584,088	42004.77	\$20,692,064	\$14,175,289
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	3441.04	\$1,512,817	\$251,686	3441.04	\$1,512,817	\$251,686
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	17673.11	\$9,261,681	\$8,300,273	17673.11	\$9,261,681	\$8,300,273
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$3,335	\$451	6.00	\$3,335	\$451
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	4.00	\$1,789	\$0	4.00	\$1,789	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	46654.71	\$26,155,987	\$31,266,850	46654.71	\$26,155,987	\$31,266,850
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	225.65	\$93,363	\$77,514	620.40	\$305,011	\$348,763	846.05	\$398,374	\$426,277

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SOMPO JAPAN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	4.00	\$3,206	\$0	4.00	\$3,206	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	7.20	\$1,062	\$0	1269.43	\$504,253	\$722,467	1276.63	\$505,315	\$722,467
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	3.01	\$2,145	\$0	3.01	\$2,145	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	45.00	\$23,197	\$30,282	3502.70	\$2,540,403	\$3,023,241	3547.70	\$2,563,600	\$3,053,523
STATE FARM FIRE AND CASUALTY	16.41	\$6,549	\$0	NA	NA	NA	492326.25	\$226,399,639	\$224,910,453	492342.66	\$226,406,188	\$224,910,453
STATE FARM GENERAL INSURANCE	10.00	\$3,192	\$9,690	NA	NA	NA	4116.51	\$1,474,057	\$3,355,091	4126.51	\$1,477,249	\$3,364,781
TOKIO MARINE AND FIRE INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$2,898	\$0	2.00	\$2,898	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	3.00	\$1,624	\$0	1430.41	\$736,718	\$550,114	1433.42	\$738,342	\$550,114
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	14232.46	\$7,885,188	\$5,949,830	14232.46	\$7,885,188	\$5,949,830
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6980.89	\$3,468,077	\$2,662,952	6980.89	\$3,468,077	\$2,662,952
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	141.81	\$35,663	\$53,805	NA	NA	NA	141.81	\$35,663	\$53,805
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	84.46	\$182,440	\$86,042	84.46	\$182,440	\$86,042

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WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	225.42	\$120,070	\$53,070	3437.33	\$1,951,948	\$2,286,991	3662.75	\$2,072,018	\$2,340,061
WESTFIELD INSURANCE COMPANY	0.00	\$1,492	\$0	431.34	\$148,498	\$152,289	19229.23	\$9,613,675	\$9,890,734	19660.57	\$9,763,665	\$10,043,023
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	32.00	\$23,772	\$18,692	32.00	\$23,772	\$18,692
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	245.49	\$98,760	\$27,032	13811.94	\$6,928,985	\$4,284,003	14057.43	\$7,027,745	\$4,311,035
Mean:	370.19	\$164,518	\$168,153	1416.58	\$756,219	\$823,664	21197.47	\$10,012,565	\$9,260,139	21596.07	\$10,243,602	\$9,539,489
StDev:	887.92	\$370,104	\$408,386	6836.68	\$4,338,618	\$5,030,331	66214.63	\$30,963,913	\$29,095,536	65953.94	\$30,881,024	\$29,041,261
Min:	0.00	\$0	\$0	0.00	(\$481)	\$0	0.00	(\$325,064)	\$0	0.00	(\$325,064)	\$0
Max:	3257.51	\$1,292,899	\$1,640,065	51463.09	\$32,773,795	\$37,986,970	492326.25	\$226,399,639	\$224,910,453	492342.66	\$226,406,188	\$224,910,453

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$602	\$0	1.00	\$602	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	460.28	\$305,768	\$273,886	460.28	\$305,768	\$273,886
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	128.92	\$75,527	\$16,237	592.75	\$442,019	\$93,392	721.67	\$517,546	\$109,629
ALLSTATE INSURANCE COMPANY	673.58	\$379,531	\$361,730	NA	NA	NA	36653.00	\$23,670,451	\$32,512,541	37326.58	\$24,049,982	\$32,874,271
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	122.41	\$48,098	\$3,637	122.41	\$48,098	\$3,637
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	13.10	\$9,802	\$0	40.00	\$37,718	\$0	53.10	\$47,520	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	4.00	\$4,275	\$0	33.42	\$36,550	\$4,255	37.42	\$40,825	\$4,255
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	0.28	\$0	\$0	59.40	\$59,891	\$1,098	59.68	\$59,891	\$1,098
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	5.16	\$2,030	\$0	5.16	\$2,030	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	0.00	(\$356)	\$0	0.00	(\$192)	\$106,874	0.00	(\$548)	\$106,874
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	11.00	\$4,962	\$3,457	11.00	\$4,962	\$3,457
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$4,081	\$1,733	93.24	\$87,940	\$26,503	98.24	\$92,021	\$28,236

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	3.00	\$1,189	\$0	43.00	\$23,838	\$2,275	46.00	\$25,027	\$2,275
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	53.75	\$72,489	\$36,975	53.75	\$72,489	\$36,975
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	94.75	\$102,477	\$73,747	846.42	\$887,394	\$1,132,457	941.18	\$989,871	\$1,206,204
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	22.91	\$16,097	\$922	873.16	\$696,446	\$632,454	896.07	\$712,543	\$633,376
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	37.50	\$19,324	\$12,290	921.42	\$616,109	\$579,494	958.92	\$635,433	\$591,784
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	1.00	\$381	\$0	47.17	\$23,163	\$9,573	48.17	\$23,544	\$9,573
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	12.00	\$4,109	\$47,770	30.17	\$19,788	\$911	42.17	\$23,897	\$48,681
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	132.63	\$13,995	\$1,501	132.63	\$13,995	\$1,501
CITIZENS INSURANCE COMPANY OF	242.33	\$284,329	\$117,100	96.08	\$91,547	\$77,401	4292.50	\$3,975,228	\$2,719,779	4630.92	\$4,351,104	\$2,914,280
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	6819.41	\$5,243,329	\$3,992,156	6819.41	\$5,243,329	\$3,992,156
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$33,059	0.00	\$0	\$33,059
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$22,023)	\$386,304	0.00	(\$22,023)	\$386,304

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMCASCO INSURANCE COMPANY	NA	NA	NA	37.42	\$20,716	\$36,383	114.33	\$58,111	\$76,049	151.75	\$78,827	\$112,432
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	71.50	\$39,146	\$17,069	293.91	\$168,718	\$170,370	365.41	\$207,864	\$187,439
FARM BUREAU GENERAL INSURANCE	121.98	\$103,600	\$25,570	226.27	\$191,357	\$259,478	859.16	\$728,359	\$764,475	1207.41	\$1,023,316	\$1,049,523
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	34.41	\$77,033	\$1,893	34.41	\$77,033	\$1,893
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$817)	\$5,883	0.00	(\$817)	\$5,883
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	7692.24	\$6,024,554	\$7,438,944	7692.24	\$6,024,554	\$7,438,944
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.60	\$2,432	\$0	3.60	\$2,432	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	402.82	\$81,413	\$58,622	402.82	\$81,413	\$58,622
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	16.00	\$17,492	\$0	658.00	\$604,258	\$734,263	674.00	\$621,750	\$734,263
FREMONT MUTUAL INSURANCE	NA	NA	NA	4.91	\$3,704	\$0	118.11	\$96,878	\$21,313	123.02	\$100,582	\$21,313
GE PROPERTY & CASUALTY INSURANCE	14.00	\$5,816	\$3,828	30.00	\$16,750	\$2,323	45.00	\$30,753	\$25,405	89.00	\$53,319	\$31,556
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	231.77	\$338,631	\$21,664	231.77	\$338,631	\$21,664

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT AMERICAN SECURITY	NA	NA	NA	3.00	\$3,075	\$325	26.12	\$27,951	\$7,685	29.12	\$31,026	\$8,010
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	34.67	\$41,192	\$69,570	34.67	\$41,192	\$69,570
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	85.88	\$246,347	\$136,189	85.88	\$246,347	\$136,189
HAMILTON MUTUAL INSURANCE	NA	NA	NA	0.00	\$241	\$0	5.58	\$4,038	\$1,075	5.58	\$4,279	\$1,075
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	78.18	\$57,168	\$16,815	66.56	\$58,665	\$25,181	144.74	\$115,833	\$41,995
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	4.50	\$4,268	\$0	40.32	\$41,373	\$6,104	44.82	\$45,641	\$6,104
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	53.58	\$42,520	\$156,434	4802.79	\$3,898,924	\$2,460,116	4856.37	\$3,941,444	\$2,616,550
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	2.00	\$1,633	\$0	506.66	\$400,246	\$223,571	508.66	\$401,879	\$223,571
HASTINGS MUTUAL INSURANCE	NA	NA	NA	87.25	\$51,903	\$18,769	459.91	\$273,866	\$379,129	547.16	\$325,769	\$397,898
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	3.00	\$2,032	\$0	3159.41	\$2,397,191	\$2,169,239	3162.41	\$2,399,223	\$2,169,239
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	499.67	\$403,977	\$188,069	499.67	\$403,977	\$188,069
HORACE MANN INSURANCE COMPANY	1.00	\$1,196	\$0	6.25	\$8,056	\$0	30.33	\$39,354	\$13,998	37.58	\$48,606	\$13,998

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	72.85	\$53,548	\$20,467	1505.35	\$1,146,786	\$2,438,064	1578.20	\$1,200,334	\$2,458,531
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	75.00	\$52,435	\$284,477	75.00	\$52,435	\$284,477
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$890	\$12,123	2.00	\$890	\$12,123
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	149.33	\$123,384	\$50,801	149.33	\$123,384	\$50,801
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$1,591	\$0	2.00	\$1,591	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$745	\$0	2.00	\$745	\$0
METROPOLITAN GROUP PROPERTY AND	22.00	\$15,540	\$5,254	7.00	\$5,847	\$0	1320.00	\$914,569	\$841,851	1349.00	\$935,956	\$847,105
METROPOLITAN PROPERTY AND CASUALTY	33.50	\$31,848	\$1,541	19.00	\$14,683	\$1,964	160.91	\$145,941	\$167,943	213.41	\$192,472	\$171,448
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	362.08	\$210,537	\$265,147	59.41	\$46,317	\$109,306	421.49	\$256,854	\$374,453
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	22496.75	\$20,172,384	\$19,537,856	NA	NA	NA	22496.75	\$20,172,384	\$19,537,856
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	11.00	\$7,323	\$12,885	11.00	\$7,323	\$12,885
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	77.00	\$58,519	\$10,076	561.00	\$498,121	\$182,521	638.00	\$556,640	\$192,597

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	27.42	\$30,573	\$10,288	27.42	\$30,573	\$10,288
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	193.49	\$96,213	\$102,961	859.44	\$502,954	\$677,985	1052.93	\$599,167	\$780,946
NATIONWIDE MUTUAL FIRE INSURANCE	6.00	\$3,074	\$0	NA	NA	NA	3063.03	\$2,210,436	\$2,493,141	3069.03	\$2,213,510	\$2,493,141
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$14,306)	\$24,000	0.00	(\$14,306)	\$24,000
NORTHERN MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$954	\$0	2.00	\$954	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	81.08	\$70,827	\$28,650	74.17	\$80,276	\$33,534	155.25	\$151,103	\$62,184
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	19.00	\$41,600	\$16,755	19.00	\$41,600	\$16,755
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.04	\$819	\$0	1.04	\$819	\$0
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.58	\$1,850	\$2,511	3.58	\$1,850	\$2,511
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	40.77	\$17,435	\$18,005	124.94	\$65,621	\$28,442	165.71	\$83,055	\$46,446
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1587.66	\$1,325,788	\$1,378,472	1587.66	\$1,325,788	\$1,378,472
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2998.66	\$2,477,376	\$2,746,346	2998.66	\$2,477,376	\$2,746,346

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	23.76	\$15,350	\$15,807	21.83	\$16,272	\$487	45.59	\$31,622	\$16,294
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	0.00	(\$776)	\$0	21.07	\$8,491	\$3,875	21.07	\$7,715	\$3,875
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$1,202	\$0	1.00	\$1,202	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	2.00	\$1,189	\$65,710	2.00	\$1,189	\$65,710
STATE FARM FIRE AND CASUALTY	6.00	\$3,821	\$0	NA	NA	NA	23328.08	\$16,525,427	\$14,920,387	23334.08	\$16,529,248	\$14,920,387
STATE FARM GENERAL INSURANCE	1.00	\$472	\$2,516	NA	NA	NA	538.50	\$329,126	\$479,065	539.50	\$329,598	\$481,581
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	1.00	\$775	\$0	163.62	\$141,090	\$100,419	164.62	\$141,865	\$100,419
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	474.67	\$260,553	\$209,243	474.67	\$260,553	\$209,243
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	184.07	\$93,389	\$62,851	184.07	\$93,389	\$62,851
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	34.75	\$15,482	\$17,674	NA	NA	NA	34.75	\$15,482	\$17,674
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	37.08	\$41,430	\$13,204	171.42	\$187,460	\$45,227	208.50	\$228,890	\$58,431
WESTFIELD INSURANCE COMPANY	NA	NA	NA	48.67	\$29,285	\$16,634	366.50	\$282,345	\$457,720	415.17	\$311,630	\$474,354

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 30 Detroit City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	(\$142)	\$0	0.00	(\$142)	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	2.00	\$1,929	\$0	9.00	\$9,145	\$0	11.00	\$11,074	\$0
Mean:	112.14	\$82,923	\$51,754	557.72	\$490,727	\$472,412	1311.82	\$950,079	\$1,016,760	1579.70	\$1,188,696	\$1,240,831
StDev:	211.72	\$136,696	\$114,737	3385.07	\$3,036,484	\$2,941,681	4824.88	\$3,251,326	\$3,971,876	5340.59	\$3,852,792	\$4,435,480
Min:	1.00	\$472	\$0	0.00	(\$776)	\$0	0.00	(\$22,023)	\$0	0.00	(\$22,023)	\$0
Max:	673.58	\$379,531	\$361,730	22496.75	\$20,172,384	\$19,537,856	36653.00	\$23,670,451	\$32,512,541	37326.58	\$24,049,982	\$32,874,271

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$918	\$7,071	6.00	\$918	\$7,071
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,395	\$0	1.00	\$1,395	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	481.87	\$252,294	\$365,471	481.87	\$252,294	\$365,471
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	61.17	\$26,350	\$0	837.25	\$458,319	\$80,343	898.42	\$484,669	\$80,343
ALLSTATE INSURANCE COMPANY	452.25	\$176,678	\$29,676	NA	NA	NA	50410.32	\$20,426,556	\$17,655,996	50862.57	\$20,603,234	\$17,685,672
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	50.16	\$19,455	\$3,500	50.16	\$19,455	\$3,500
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	33.80	\$13,542	\$0	1652.60	\$722,803	\$0	1686.40	\$736,345	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	3.00	\$1,405	\$0	627.75	\$406,185	\$457,472	630.75	\$407,590	\$457,472
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	69.48	\$112,272	\$24,822	69.48	\$112,272	\$24,822
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	2.83	\$1,014	\$949	2.83	\$1,014	\$949
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$155)	\$9,483	0.00	(\$155)	\$9,483
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$807	\$0	3.00	\$807	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$424)	\$0	0.00	(\$424)	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	2.00	\$724	\$0	380.27	\$284,480	\$241,732	382.27	\$285,204	\$241,732
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.00	\$1,395	\$0	25.00	\$15,707	\$449	27.00	\$17,102	\$449
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	166.40	\$253,581	\$233,969	166.40	\$253,581	\$233,969
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	15.48	\$11,801	\$5,222	341.18	\$222,377	\$494,233	356.66	\$234,178	\$499,455
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	5.00	\$2,376	\$0	1899.58	\$904,952	\$1,198,307	1904.58	\$907,328	\$1,198,307
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	67.83	\$28,624	\$15,483	683.75	\$362,851	\$210,371	751.58	\$391,475	\$225,854
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.08	\$4,193	\$3,500	7.08	\$4,193	\$3,500
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$3,314	\$0	6.00	\$3,314	\$0
CINCINNATI INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.93	\$195	\$0	0.93	\$195	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	939.41	\$631,351	\$490,689	939.41	\$631,351	\$490,689
CITIZENS INSURANCE COMPANY OF	12.17	\$9,552	\$6,475	70.58	\$36,944	\$13,672	31064.00	\$17,581,833	\$10,741,184	31146.75	\$17,628,329	\$10,761,331

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	1284.91	\$669,787	\$551,228	1284.91	\$669,787	\$551,228
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$60,673	0.00	\$0	\$60,673
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$19,810)	\$817,715	0.00	(\$19,810)	\$817,715
EMCASCO INSURANCE COMPANY	NA	NA	NA	7.83	\$4,255	\$3,596	284.67	\$137,896	\$79,785	292.50	\$142,151	\$83,381
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	22.25	\$9,531	\$4,933	1215.74	\$578,577	\$545,731	1237.99	\$588,108	\$550,664
FARM BUREAU GENERAL INSURANCE	32.86	\$15,774	\$2,249	101.03	\$52,787	\$37,561	2562.15	\$1,274,594	\$782,922	2696.04	\$1,343,155	\$822,732
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	261.34	\$861,941	\$731,016	261.34	\$861,941	\$731,016
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	3.53	\$2,719	\$75,903	3.53	\$2,719	\$75,903
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	9826.91	\$6,131,837	\$5,818,006	9826.91	\$6,131,837	\$5,818,006
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.97	\$5,682	\$0	7.97	\$5,682	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	30.66	\$2,420	\$2,591	30.66	\$2,420	\$2,591
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	57.00	\$33,506	\$4,428	4983.00	\$3,136,478	\$2,051,015	5040.00	\$3,169,984	\$2,055,443

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FREMONT MUTUAL INSURANCE	NA	NA	NA	2.66	\$565	\$0	479.55	\$234,742	\$124,700	482.21	\$235,307	\$124,700
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	1743.34	\$1,387,396	\$490,537	1743.34	\$1,387,396	\$490,537
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	6.00	\$3,145	\$0	6.00	\$3,145	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	3.00	\$1,307	\$0	63.25	\$45,380	\$79,583	66.25	\$46,687	\$79,583
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	187.74	\$126,366	\$402,720	187.74	\$126,366	\$402,720
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	3040.00	\$8,159,915	\$11,598,324	3040.00	\$8,159,915	\$11,598,324
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$1,766	\$2,220	62.50	\$39,028	\$12,667	63.50	\$40,794	\$14,887
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	25.08	\$12,559	\$6,262	625.93	\$353,870	\$339,484	651.01	\$366,429	\$345,745
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	37.50	\$23,619	\$4,015	37.50	\$23,619	\$4,015
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	2.58	\$1,053	\$0	1657.12	\$651,648	\$257,944	1659.70	\$652,701	\$257,944
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$598	\$0	847.25	\$403,717	\$285,563	848.25	\$404,315	\$285,563
HASTINGS MUTUAL INSURANCE	NA	NA	NA	9.91	\$3,157	\$3,086	1162.33	\$463,078	\$485,812	1172.24	\$466,235	\$488,898

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$717	\$0	17353.00	\$8,725,251	\$6,855,208	17355.00	\$8,725,968	\$6,855,208
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1140.53	\$550,008	\$55,022	1140.53	\$550,008	\$55,022
HORACE MANN INSURANCE COMPANY	1.58	\$425	\$0	24.00	\$7,912	\$1,222	1003.92	\$389,399	\$231,588	1029.50	\$397,736	\$232,810
JEFFERSON INSURANCE COMPANY	NA	NA	NA	34.50	\$23,698	\$7,228	37.00	\$27,927	\$16,835	71.50	\$51,625	\$24,063
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	6.00	\$2,004	\$2,857	1651.17	\$842,808	\$854,269	1657.17	\$844,812	\$857,126
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	136.00	\$56,661	\$178,196	136.00	\$56,661	\$178,196
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	1.58	\$706	\$0	1.58	\$706	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6543.25	\$2,934,670	\$1,884,061	6543.25	\$2,934,670	\$1,884,061
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	10.00	\$3,446	\$2,440	10.00	\$3,446	\$2,440
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$2,201	\$0	5.00	\$2,201	\$0
METROPOLITAN GROUP PROPERTY AND	3.00	\$1,636	\$12,985	12.00	\$5,262	\$8,844	4907.00	\$2,141,748	\$2,058,991	4922.00	\$2,148,646	\$2,080,820
METROPOLITAN PROPERTY AND CASUALTY	9.58	\$4,813	\$1,390	9.00	\$5,380	\$3,283	548.66	\$290,720	\$173,389	567.24	\$300,913	\$178,062

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	91.16	\$35,006	\$43,164	639.41	\$309,460	\$440,038	730.57	\$344,466	\$483,202
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	2301.50	\$961,809	\$1,785,621	NA	NA	NA	2301.50	\$961,809	\$1,785,621
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	727.00	\$407,960	\$336,733	727.00	\$407,960	\$336,733
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	14.00	\$7,282	\$800	1606.00	\$862,789	\$324,020	1620.00	\$870,071	\$324,820
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,012	\$0	1.00	\$1,012	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	384.91	\$268,638	\$82,520	384.91	\$268,638	\$82,520
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	8.00	\$3,504	\$0	8.00	\$3,504	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	83.93	\$32,683	\$5,641	1180.25	\$624,497	\$552,335	1264.18	\$657,180	\$557,976
NATIONWIDE MUTUAL FIRE INSURANCE	0.00	(\$242)	\$0	139.58	\$40,583	\$74,258	2906.68	\$1,463,907	\$1,181,768	3046.26	\$1,504,248	\$1,256,026
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$357)	\$0	0.00	(\$357)	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	41.58	\$23,506	\$356	105.08	\$58,759	\$29,377	146.67	\$82,265	\$29,733
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	557.60	\$1,746,657	\$1,294,027	557.60	\$1,746,657	\$1,294,027

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	10.11	\$4,269	\$0	10.11	\$4,269	\$0
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	6.00	\$3,596	\$0	6.00	\$3,596	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	8.66	\$3,192	\$0	313.27	\$178,512	\$81,452	321.93	\$181,704	\$81,452
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	417.16	\$214,083	\$12,875	417.16	\$214,083	\$12,875
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	3799.75	\$1,830,898	\$1,312,244	3799.75	\$1,830,898	\$1,312,244
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	10256.61	\$5,343,943	\$5,510,517	10256.61	\$5,343,943	\$5,510,517
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	13.99	\$5,909	\$2,385	45.17	\$29,063	\$29,952	59.16	\$34,972	\$32,337
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	33.65	\$10,779	\$4,574	33.65	\$10,779	\$4,574
STATE AUTOMOBILE MUTUAL	NA	NA	NA	8.00	\$8,854	\$0	642.50	\$498,618	\$527,690	650.50	\$507,472	\$527,690
STATE FARM FIRE AND CASUALTY	0.41	\$34	\$0	NA	NA	NA	46368.00	\$21,768,164	\$15,356,654	46368.41	\$21,768,198	\$15,356,654
STATE FARM GENERAL INSURANCE	1.00	\$304	\$0	NA	NA	NA	342.33	\$121,359	\$188,751	343.33	\$121,663	\$188,751
TOKIO MARINE AND FIRE INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$2,094	\$0	1.00	\$2,094	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 31 Remainder of Wayne County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	107.14	\$54,568	\$56,395	107.14	\$54,568	\$56,395
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	1403.25	\$726,306	\$469,074	1403.25	\$726,306	\$469,074
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	856.80	\$409,204	\$268,505	856.80	\$409,204	\$268,505
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	18.50	\$3,438	\$0	NA	NA	NA	18.50	\$3,438	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.35	\$23,244	\$650	8.35	\$23,244	\$650
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	37.00	\$20,146	\$2,181	449.25	\$275,698	\$273,052	486.25	\$295,844	\$275,232
WESTFIELD INSURANCE COMPANY	0.00	\$49	\$0	9.17	\$3,402	\$2,023	1194.33	\$634,677	\$756,595	1203.50	\$638,128	\$758,618
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	4.83	\$3,156	\$2,366	4.83	\$3,156	\$2,366
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	24.50	\$25,382	\$850	24.50	\$25,382	\$850
Mean:	51.28	\$20,902	\$5,278	88.13	\$37,764	\$53,587	2502.93	\$1,331,981	\$1,090,335	2490.62	\$1,321,014	\$1,089,350
StDev:	141.25	\$54,987	\$9,543	370.25	\$154,576	\$288,934	7997.49	\$3,788,995	\$3,029,288	7946.30	\$3,761,700	\$3,001,490
Min:	0.00	(\$242)	\$0	1.00	\$565	\$0	0.00	(\$19,810)	\$0	0.00	(\$19,810)	\$0
Max:	452.25	\$176,678	\$29,676	2301.50	\$961,809	\$1,785,621	50410.32	\$21,768,164	\$17,655,996	50862.57	\$21,768,198	\$17,685,672

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Warren City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	54.86	\$21,038	\$5,042	54.86	\$21,038	\$5,042
ALLSTATE INSURANCE COMPANY	53.66	\$18,807	\$630	NA	NA	NA	6768.16	\$2,530,395	\$2,355,596	6821.82	\$2,549,202	\$2,356,226
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	12.90	\$4,243	\$0	351.70	\$121,627	\$0	364.60	\$125,870	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	6.17	\$3,654	\$11,718	6.17	\$3,654	\$11,718
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.99	\$817	\$0	1.99	\$817	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.66	\$635	\$0	1.66	\$635	\$0
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$805	\$0	2.00	\$805	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	36.00	\$16,586	\$14,865	36.00	\$16,586	\$14,865
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	3.00	\$1,143	\$0	3.00	\$1,143	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	13.02	\$6,621	\$0	13.02	\$6,621	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	5.01	\$3,033	\$0	106.16	\$49,117	\$49,920	111.17	\$52,150	\$49,920
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	132.08	\$60,087	\$37,140	132.08	\$60,087	\$37,140

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Warren City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	0.00	(\$339)	\$0	156.83	\$63,004	\$49,390	156.83	\$62,665	\$49,390
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$621	\$0	1.00	\$621	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$317	\$0	1.00	\$317	\$0
CITIZENS INSURANCE COMPANY OF	3.00	\$1,457	\$6,503	13.00	\$6,821	\$0	4415.58	\$2,055,334	\$1,195,210	4431.58	\$2,063,612	\$1,201,713
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	289.16	\$114,133	\$119,506	289.16	\$114,133	\$119,506
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,475	0.00	\$0	\$3,475
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$7,919)	\$87,895	0.00	(\$7,919)	\$87,895
EMCASCO INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	39.75	\$17,779	\$4,352	39.75	\$17,779	\$4,352
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	0.25	\$66	\$0	29.50	\$12,373	\$7,699	29.75	\$12,439	\$7,699
FARM BUREAU GENERAL INSURANCE	3.00	\$1,247	\$65,310	18.19	\$7,729	\$0	156.00	\$82,678	\$28,800	177.19	\$91,654	\$94,110
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$4,923	\$12,879	5.00	\$4,923	\$12,879
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$440)	\$1,207	0.00	(\$440)	\$1,207

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Warren City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	697.08	\$395,132	\$337,375	697.08	\$395,132	\$337,375
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.99	\$794	\$0	1.99	\$794	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	86.83	\$16,104	\$33,724	86.83	\$16,104	\$33,724
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	2.00	\$1,204	\$1,599	410.00	\$235,865	\$166,598	412.00	\$237,069	\$168,197
FREMONT MUTUAL INSURANCE	NA	NA	NA	1.50	\$359	\$0	55.63	\$25,156	\$1,567	57.13	\$25,515	\$1,567
GLENS FALLS INSURANCE COMPANY,	0.05	\$13	\$0	NA	NA	NA	267.19	\$153,533	\$16,759	267.24	\$153,546	\$16,759
GREAT AMERICAN SECURITY	NA	NA	NA	1.00	\$460	\$0	5.00	\$3,161	\$1,256	6.00	\$3,621	\$1,256
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	14.00	\$8,112	\$2,148	14.00	\$8,112	\$2,148
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$2,114	\$0	1.00	\$2,114	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,676	\$5,240	3.00	\$1,676	\$5,240
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	0.99	\$563	\$0	10.99	\$7,008	\$5,385	11.98	\$7,571	\$5,385
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.58	\$2,798	\$0	4.58	\$2,798	\$0

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TERRITORY 32 Warren City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	2.00	\$859	\$0	381.35	\$143,649	\$63,995	383.35	\$144,508	\$63,995
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	169.74	\$78,184	\$18,059	169.74	\$78,184	\$18,059
HASTINGS MUTUAL INSURANCE	NA	NA	NA	9.00	\$2,596	\$0	57.58	\$20,642	\$140,463	66.58	\$23,238	\$140,463
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1028.75	\$454,025	\$353,607	1028.75	\$454,025	\$353,607
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	329.73	\$133,360	\$21,076	329.73	\$133,360	\$21,076
HORACE MANN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	146.33	\$45,877	\$38,100	146.33	\$45,877	\$38,100
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	27.00	\$8,739	\$18,915	27.00	\$8,739	\$18,915
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	209.33	\$99,266	\$19,285	209.33	\$99,266	\$19,285
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$260	\$0	1.00	\$260	\$0
METROPOLITAN GROUP PROPERTY AND	2.00	\$774	\$0	NA	NA	NA	153.00	\$68,446	\$44,891	155.00	\$69,220	\$44,891
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$507	\$0	3.00	\$1,023	\$0	73.75	\$37,641	\$7,270	77.75	\$39,171	\$7,270
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	18.83	\$6,328	\$2,299	230.91	\$86,208	\$111,485	249.74	\$92,536	\$113,784

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Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	324.17	\$144,353	\$137,325	NA	NA	NA	324.17	\$144,353	\$137,325
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	97.00	\$38,584	\$26,848	97.00	\$38,584	\$26,848
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	7.00	\$2,871	\$1,558	108.00	\$55,585	\$33,328	115.00	\$58,456	\$34,886
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	72.08	\$30,508	\$1,963	72.08	\$30,508	\$1,963
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,483	\$0	3.00	\$1,483	\$0
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	3.00	\$674	\$0	572.56	\$248,582	\$363,972	575.56	\$249,256	\$363,972
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$267)	\$0	0.00	(\$267)	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.00	\$2,576	\$0	4.00	\$2,576	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$4,268	\$700	4.00	\$4,268	\$700
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$50	\$0	1.00	\$50	\$0
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$264	\$0	1.00	\$264	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	2.00	\$580	\$0	199.19	\$82,411	\$45,202	201.19	\$82,990	\$45,202

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Warren City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	387.91	\$168,990	\$285,393	387.91	\$168,990	\$285,393
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	691.86	\$329,962	\$260,959	691.86	\$329,962	\$260,959
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	1.83	\$581	\$0	6.74	\$3,224	\$3,800	8.57	\$3,805	\$3,800
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	1.96	(\$16)	\$0	3.05	\$1,582	\$852	5.01	\$1,566	\$852
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$300	\$0	35.50	\$25,605	\$16,352	36.50	\$25,905	\$16,352
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	9347.33	\$3,722,746	\$2,978,613	9347.33	\$3,722,746	\$2,978,613
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	78.41	\$29,281	\$20,692	78.41	\$29,281	\$20,692
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	45.45	\$17,772	\$10,452	45.45	\$17,772	\$10,452
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	93.01	\$36,875	\$32,483	93.01	\$36,875	\$32,483
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	55.42	\$21,133	\$660	55.42	\$21,133	\$660
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,877	\$0	18.92	\$11,078	\$576	21.92	\$12,955	\$576
WESTFIELD INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	77.17	\$35,357	\$22,287	77.17	\$35,357	\$22,287

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Warren City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,689	\$0	3.00	\$1,689	\$0
Mean:	10.45	\$3,801	\$12,074	19.62	\$8,462	\$6,490	400.58	\$167,395	\$131,903	401.87	\$167,964	\$133,044
StDev:	21.20	\$7,370	\$26,205	68.26	\$30,441	\$29,230	1427.58	\$572,174	\$463,062	1421.44	\$569,585	\$459,942
Min:	0.05	\$13	\$0	0.00	(\$339)	\$0	0.00	(\$7,919)	\$0	0.00	(\$7,919)	\$0
Max:	53.66	\$18,807	\$65,310	324.17	\$144,353	\$137,325	9347.33	\$3,722,746	\$2,978,613	9347.33	\$3,722,746	\$2,978,613

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	290.24	\$118,691	\$121,046	290.24	\$118,691	\$121,046
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	2.00	\$773	\$0	53.42	\$32,126	\$0	55.42	\$32,899	\$0
ALLSTATE INSURANCE COMPANY	206.41	\$71,632	\$20,648	NA	NA	NA	29203.83	\$10,773,209	\$9,329,863	29410.24	\$10,844,841	\$9,350,511
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	341.33	\$133,728	\$7,783	341.33	\$133,728	\$7,783
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	26.60	\$9,071	\$0	1048.50	\$482,499	\$0	1075.10	\$491,570	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	1.00	\$530	\$0	615.67	\$321,860	\$1,349,392	616.67	\$322,390	\$1,349,392
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	14.78	\$15,335	\$5,000	14.78	\$15,335	\$5,000
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$2,710)	\$14,108	0.00	(\$2,710)	\$14,108
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$573)	\$45,293	0.00	(\$573)	\$45,293
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,047	\$8,837	2.00	\$1,047	\$8,837
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,675	\$0	3.00	\$1,675	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	172.74	\$104,827	\$82,437	172.74	\$104,827	\$82,437

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.00	\$711	\$0	27.25	\$12,128	\$0	29.25	\$12,839	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	59.06	\$75,513	\$28,080	59.06	\$75,513	\$28,080
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	12.35	\$5,896	\$421	192.34	\$105,699	\$33,104	204.69	\$111,595	\$33,525
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$300	\$1,178	534.50	\$238,115	\$372,437	535.50	\$238,415	\$373,615
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$1,621	\$0	169.58	\$77,108	\$40,328	174.58	\$78,729	\$40,328
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	2.00	\$643	\$0	3.00	\$1,245	\$0	5.00	\$1,888	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$498	\$0	1.00	\$498	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	225.85	\$173,907	\$131,899	225.85	\$173,907	\$131,899
CITIZENS INSURANCE COMPANY OF	2.00	\$1,516	\$7,500	30.00	\$14,741	\$3,504	14338.50	\$7,846,142	\$4,043,691	14370.50	\$7,862,399	\$4,054,695
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	244.41	\$109,561	\$105,340	244.41	\$109,561	\$105,340
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$20,604	0.00	\$0	\$20,604
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$26,883)	\$233,465	0.00	(\$26,883)	\$233,465

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$342	\$0	485.59	\$186,956	\$109,262	486.59	\$187,298	\$109,262
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	1.00	\$593	\$0	211.67	\$82,379	\$28,299	212.67	\$82,972	\$28,299
FARM BUREAU GENERAL INSURANCE	14.93	\$5,983	\$0	34.57	\$16,798	\$0	3798.23	\$1,806,957	\$1,466,399	3847.73	\$1,829,738	\$1,466,399
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	16.73	\$27,981	\$1,516	16.73	\$27,981	\$1,516
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$19,727	0.00	\$0	\$19,727
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$1,154)	\$69,423	0.00	(\$1,154)	\$69,423
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	3207.99	\$2,094,599	\$1,654,941	3207.99	\$2,094,599	\$1,654,941
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$526	\$0	1.00	\$526	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	20.66	\$2,896	\$2,250	20.66	\$2,896	\$2,250
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	11.00	\$5,789	\$1,794	3907.00	\$2,385,067	\$1,834,330	3918.00	\$2,390,856	\$1,836,124
FREMONT MUTUAL INSURANCE	NA	NA	NA	9.08	\$3,881	\$250	436.14	\$203,219	\$293,424	445.22	\$207,100	\$293,674
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	961.22	\$634,807	\$173,374	961.22	\$634,807	\$173,374

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2.00	\$825	\$0	2.00	\$825	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	17.00	\$9,222	\$1,990	17.00	\$9,222	\$1,990
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	235.80	\$130,153	\$123,512	235.80	\$130,153	\$123,512
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	186.47	\$376,892	\$467,888	186.47	\$376,892	\$467,888
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	28.42	\$11,714	\$8,781	28.42	\$11,714	\$8,781
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	145.32	\$88,235	\$91,721	145.32	\$88,235	\$91,721
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	11.08	\$6,272	\$507	11.08	\$6,272	\$507
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1028.24	\$391,774	\$386,385	1028.24	\$391,774	\$386,385
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	363.52	\$188,459	\$87,541	363.52	\$188,459	\$87,541
HASTINGS MUTUAL INSURANCE	NA	NA	NA	17.00	\$4,895	\$250	1135.58	\$388,206	\$216,897	1152.58	\$393,101	\$217,147
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7503.91	\$3,744,380	\$3,548,065	7503.91	\$3,744,380	\$3,548,065
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1174.84	\$565,893	\$84,008	1174.84	\$565,893	\$84,008

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HORACE MANN INSURANCE COMPANY	1.00	\$400	\$0	7.00	\$2,622	\$0	904.67	\$316,607	\$321,194	912.67	\$319,629	\$321,194
JEFFERSON INSURANCE COMPANY	NA	NA	NA	5.91	\$4,170	\$0	12.58	\$6,367	\$0	18.49	\$10,537	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	1.92	\$506	\$2,813	1382.11	\$648,204	\$581,290	1384.03	\$648,710	\$584,103
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	24.00	\$12,926	\$18,002	24.00	\$12,926	\$18,002
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2757.66	\$1,269,208	\$894,997	2757.66	\$1,269,208	\$894,997
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$2,638	\$8,954	7.00	\$2,638	\$8,954
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,803	\$5,292	4.00	\$1,803	\$5,292
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	3.00	\$1,150	\$1,344	1191.00	\$592,306	\$496,338	1194.00	\$593,456	\$497,682
METROPOLITAN PROPERTY AND CASUALTY	2.00	\$929	\$0	2.00	\$860	\$0	257.09	\$125,501	\$92,155	261.09	\$127,290	\$92,155
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	29.00	\$9,451	\$9,916	788.08	\$348,293	\$413,204	817.08	\$357,744	\$423,120
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	445.92	\$198,664	\$202,068	NA	NA	NA	445.92	\$198,664	\$202,068
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	353.00	\$192,695	\$163,385	353.00	\$192,695	\$163,385

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	19.00	\$6,864	\$300	1030.00	\$530,880	\$426,892	1049.00	\$537,744	\$427,192
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$626	\$0	1.00	\$626	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	512.80	\$248,749	\$312,782	512.80	\$248,749	\$312,782
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.66	\$984	\$1,965	1.66	\$984	\$1,965
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	76.99	\$36,819	\$21,708	76.99	\$36,819	\$21,708
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$387	\$0	134.09	\$41,818	\$53,168	3000.60	\$1,496,178	\$1,658,487	3135.69	\$1,538,383	\$1,711,655
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$215)	\$0	0.00	(\$215)	\$0
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	0.58	\$370	\$0	NA	NA	NA	0.58	\$370	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	5.50	\$1,790	\$3,004	81.92	\$35,574	\$20,184	87.42	\$37,364	\$23,187
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	25.03	\$51,180	\$399,735	25.03	\$51,180	\$399,735
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$2,002	\$1,588	2.00	\$2,002	\$1,588
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,959	\$0	4.00	\$1,959	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	17.44	\$7,584	\$0	1229.79	\$621,715	\$642,827	1247.23	\$629,299	\$642,827
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	441.91	\$186,111	\$29,611	441.91	\$186,111	\$29,611
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1385.83	\$625,294	\$251,057	1385.83	\$625,294	\$251,057
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3031.81	\$1,594,097	\$1,254,670	3031.81	\$1,594,097	\$1,254,670
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	10.08	\$4,214	\$0	8.00	\$3,619	\$500	18.08	\$7,833	\$500
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	1.00	\$346	\$0	35.72	\$16,964	\$13,633	36.72	\$17,310	\$13,633
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	129.00	\$87,834	\$121,702	129.00	\$87,834	\$121,702
STATE FARM FIRE AND CASUALTY	2.00	\$611	\$0	NA	NA	NA	42795.00	\$18,689,080	\$14,056,712	42797.00	\$18,689,691	\$14,056,712
STATE FARM GENERAL INSURANCE	2.00	\$573	\$0	NA	NA	NA	69.25	\$29,003	\$50,790	71.25	\$29,576	\$50,790
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	90.84	\$41,115	\$20,365	90.84	\$41,115	\$20,365
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	792.25	\$368,870	\$338,098	792.25	\$368,870	\$338,098
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	349.86	\$147,685	\$169,320	349.86	\$147,685	\$169,320

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Remainder of Macomb County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	9.50	\$1,993	\$35,094	NA	NA	NA	9.50	\$1,993	\$35,094
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.35	\$1,933	\$7,162	0.35	\$1,933	\$7,162
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	21.08	\$7,134	\$935	615.58	\$295,960	\$309,388	636.67	\$303,094	\$310,323
WESTFIELD INSURANCE COMPANY	NA	NA	NA	1.00	\$284	\$1,870	187.17	\$102,749	\$54,981	188.17	\$103,033	\$56,851
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	2.00	\$1,060	\$0	2.00	\$1,060	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.00	\$4,974	\$1,199	8.00	\$4,974	\$1,199
Mean:	28.92	\$10,254	\$3,519	27.18	\$11,138	\$9,935	1563.32	\$720,234	\$572,450	1523.44	\$701,098	\$557,213
StDev:	71.87	\$24,871	\$7,402	80.11	\$35,121	\$36,751	5724.29	\$2,458,535	\$1,877,583	5645.65	\$2,423,813	\$1,849,571
Min:	1.00	\$387	\$0	0.58	\$284	\$0	0.00	(\$26,883)	\$0	0.00	(\$26,883)	\$0
Max:	206.41	\$71,632	\$20,648	445.92	\$198,664	\$202,068	42795.00	\$18,689,080	\$14,056,712	42797.00	\$18,689,691	\$14,056,712

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Ann Arbor City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	34.54	\$15,613	\$8,009	34.54	\$15,613	\$8,009
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	3.00	\$1,201	\$0	42.00	\$21,351	\$2,701	45.00	\$22,552	\$2,701
ALLSTATE INSURANCE COMPANY	3.00	\$1,222	\$0	NA	NA	NA	1912.41	\$794,247	\$866,034	1915.41	\$795,469	\$866,034
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.50	\$620	\$0	1.50	\$620	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.42	\$11,545	\$637	18.42	\$11,545	\$637
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.38	\$9,837	\$0	4.38	\$9,837	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.25	\$466	\$0	1.25	\$466	\$0
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	14.00	\$5,836	\$0	14.00	\$5,836	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	183.92	\$130,057	\$17,338	183.92	\$130,057	\$17,338
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	5.00	\$3,997	\$0	5.00	\$3,997	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	17.45	\$31,474	\$16,942	17.45	\$31,474	\$16,942
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$608	\$0	9.95	\$6,050	\$1,462	10.95	\$6,658	\$1,462

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Ann Arbor City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	153.58	\$84,881	\$70,343	153.58	\$84,881	\$70,343
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$556	\$2,282	1.00	\$556	\$2,282
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	775.64	\$449,146	\$403,753	775.64	\$449,146	\$403,753
CITIZENS INSURANCE COMPANY OF	1.00	\$610	\$0	NA	NA	NA	2710.83	\$1,525,238	\$526,594	2711.83	\$1,525,848	\$526,594
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$3,767	\$1,588	5.00	\$3,767	\$1,588
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$13,064	0.00	\$0	\$13,064
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$3,598)	\$230,358	0.00	(\$3,598)	\$230,358
EMCASCO INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	25.75	\$15,087	\$1,606	25.75	\$15,087	\$1,606
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	12.17	\$7,201	\$3,119	12.17	\$7,201	\$3,119
FARM BUREAU GENERAL INSURANCE	4.96	\$2,631	\$0	1.23	\$553	\$0	114.68	\$51,174	\$17,006	120.87	\$54,358	\$17,006
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.08	\$17,063	\$1,590	7.08	\$17,063	\$1,590
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	4.66	\$4,422	\$71,759	4.66	\$4,422	\$71,759

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Ann Arbor City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	675.58	\$452,708	\$232,109	675.58	\$452,708	\$232,109
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	50.58	\$10,398	\$38,481	50.58	\$10,398	\$38,481
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	191.00	\$128,916	\$83,115	191.00	\$128,916	\$83,115
FREMONT MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	20.37	\$35,463	\$2,825	20.37	\$35,463	\$2,825
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	690.82	\$556,262	\$77,929	690.82	\$556,262	\$77,929
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	0.88	\$704	\$0	0.88	\$704	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	151.23	\$313,516	\$157,712	151.23	\$313,516	\$157,712
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	12.00	\$8,281	\$9,296	12.00	\$8,281	\$9,296
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	12.06	\$6,949	\$600	12.06	\$6,949	\$600
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	39.34	\$15,052	\$0	39.34	\$15,052	\$0
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	14.00	\$9,862	\$1,535	14.00	\$9,862	\$1,535
HASTINGS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,430	\$5,813	4.00	\$1,430	\$5,813

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Ann Arbor City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1051.58	\$667,423	\$381,902	1051.58	\$667,423	\$381,902
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	32.18	\$15,085	\$505	32.18	\$15,085	\$505
HORACE MANN INSURANCE COMPANY	0.00	(\$310)	\$0	NA	NA	NA	71.50	\$28,231	\$15,148	71.50	\$27,921	\$15,148
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	9.00	\$5,017	\$2,528	9.00	\$5,017	\$2,528
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	811.91	\$393,372	\$137,969	811.91	\$393,372	\$137,969
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$680	\$1,250	2.00	\$680	\$1,250
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	4.00	\$1,553	\$0	431.00	\$208,086	\$120,617	435.00	\$209,639	\$120,617
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$275	\$0	13.58	\$7,376	\$10,604	14.58	\$7,651	\$10,604
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	10.58	\$6,003	\$4,840	10.58	\$6,003	\$4,840
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	19.33	\$10,877	\$0	NA	NA	NA	19.33	\$10,877	\$0
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	502.00	\$385,675	\$172,088	502.00	\$385,675	\$172,088
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	158.00	\$89,221	\$33,306	158.00	\$89,221	\$33,306

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Ann Arbor City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$529	\$0	1.00	\$529	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	149.77	\$120,280	\$13,870	149.77	\$120,280	\$13,870
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	10.25	\$3,177	\$577	93.09	\$55,864	\$37,064	103.34	\$59,041	\$37,641
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	15.33	\$5,144	\$5,137	494.02	\$257,252	\$177,070	509.35	\$262,396	\$182,207
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$731	\$0	1.00	\$731	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	30.66	\$66,311	\$69,809	30.66	\$66,311	\$69,809
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.64	\$1,482	\$0	1.64	\$1,482	\$0
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.25	\$142	\$0	0.25	\$142	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	2.00	\$407	\$200	164.38	\$85,614	\$54,321	166.38	\$86,021	\$54,521
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	15.00	\$6,792	\$0	15.00	\$6,792	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	943.37	\$613,281	\$709,677	943.37	\$613,281	\$709,677
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	NA	NA	NA	7.00	\$3,837	\$1,035	7.00	\$3,837	\$1,035

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Ann Arbor City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	46.50	\$30,630	\$3,023	46.50	\$30,630	\$3,023
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	6893.91	\$3,125,380	\$2,583,726	6893.91	\$3,125,380	\$2,583,726
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	45.50	\$16,658	\$10,281	45.50	\$16,658	\$10,281
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	6.02	\$4,658	\$585	6.02	\$4,658	\$585
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	294.16	\$182,301	\$68,929	294.16	\$182,301	\$68,929
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	242.24	\$123,241	\$179,092	242.24	\$123,241	\$179,092
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.50	\$279	\$0	NA	NA	NA	2.50	\$279	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.17	\$2,555	\$0	6.17	\$2,555	\$0
WESTFIELD INSURANCE COMPANY	0.00	\$15	\$0	2.00	\$602	\$0	516.92	\$263,084	\$245,635	518.92	\$263,701	\$245,635
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	1.00	\$671	\$0	196.49	\$136,454	\$36,806	197.49	\$137,125	\$36,806
Mean:	1.79	\$834	\$0	5.22	\$2,112	\$493	311.17	\$171,012	\$116,725	303.30	\$166,548	\$113,474
StDev:	2.15	\$1,163	\$0	6.26	\$3,119	\$1,472	926.44	\$440,644	\$344,481	914.41	\$435,138	\$340,028
Min:	0.00	(\$310)	\$0	1.00	\$275	\$0	0.00	(\$3,598)	\$0	0.00	(\$3,598)	\$0
Max:	4.96	\$2,631	\$0	19.33	\$10,877	\$5,137	6893.91	\$3,125,380	\$2,583,726	6893.91	\$3,125,380	\$2,583,726

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	81.02	\$35,082	\$23,811	81.02	\$35,082	\$23,811
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	2.00	\$760	\$0	129.17	\$67,958	\$400	131.17	\$68,718	\$400
ALLSTATE INSURANCE COMPANY	16.16	\$7,235	\$0	NA	NA	NA	4539.58	\$2,116,565	\$1,849,289	4555.74	\$2,123,800	\$1,849,289
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	4.25	\$1,504	\$0	4.25	\$1,504	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	16.10	\$14,006	\$0	16.10	\$14,006	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	81.25	\$50,614	\$41,392	81.25	\$50,614	\$41,392
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	3.41	\$9,053	\$2,091	3.41	\$9,053	\$2,091
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.83	\$726	\$4,048	1.83	\$726	\$4,048
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$462)	\$8,112	0.00	(\$462)	\$8,112
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,832	\$0	2.00	\$1,832	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	194.26	\$165,807	\$31,775	194.26	\$165,807	\$31,775
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	10.00	\$8,201	\$8,275	10.00	\$8,201	\$8,275

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	7.47	\$8,529	\$0	7.47	\$8,529	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	19.49	\$10,441	\$13,986	19.49	\$10,441	\$13,986
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$384	\$0	436.41	\$210,783	\$226,144	437.41	\$211,167	\$226,144
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$1,444	\$0	3.00	\$1,444	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.08	\$933	\$0	2.08	\$933	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	365.52	\$267,030	\$343,207	365.52	\$267,030	\$343,207
CITIZENS INSURANCE COMPANY OF	NA	NA	NA	4.00	\$1,727	\$80	3239.00	\$1,733,196	\$1,239,341	3243.00	\$1,734,923	\$1,239,421
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	50.66	\$23,060	\$6,682	50.66	\$23,060	\$6,682
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$20,600	0.00	\$0	\$20,600
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$5,187)	\$226,310	0.00	(\$5,187)	\$226,310
EMCASCO INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	140.41	\$61,978	\$39,425	140.41	\$61,978	\$39,425
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	1.00	\$415	\$0	90.50	\$42,199	\$22,857	91.50	\$42,614	\$22,857

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	17.39	\$7,511	\$7,690	32.57	\$15,118	\$1,705	1336.43	\$643,038	\$574,031	1386.39	\$665,667	\$583,426
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$10,283	\$0	5.00	\$10,283	\$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.61	\$188	\$4,710	0.61	\$188	\$4,710
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1786.33	\$1,155,627	\$938,496	1786.33	\$1,155,627	\$938,496
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	1.00	\$471	\$0	823.00	\$565,024	\$523,365	824.00	\$565,495	\$523,365
FREMONT MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,715	\$1,935	139.66	\$65,775	\$25,759	143.66	\$67,490	\$27,694
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	265.27	\$185,901	\$24,611	265.27	\$185,901	\$24,611
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	2.00	\$930	\$0	2.00	\$930	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	11.76	\$7,638	\$14,460	11.76	\$7,638	\$14,460
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	24.95	\$66,558	\$153,344	24.95	\$66,558	\$153,344
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$544	\$0	107.49	\$49,328	\$38,283	108.49	\$49,872	\$38,283
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	32.98	\$17,228	\$19,511	32.98	\$17,228	\$19,511

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$455	\$269	1.00	\$455	\$269
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	138.41	\$57,616	\$32,197	138.41	\$57,616	\$32,197
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	74.84	\$36,931	\$17,591	74.84	\$36,931	\$17,591
HASTINGS MUTUAL INSURANCE	NA	NA	NA	15.41	\$4,578	\$9,940	1377.91	\$575,133	\$300,205	1393.32	\$579,711	\$310,145
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2844.08	\$1,443,390	\$1,117,125	2844.08	\$1,443,390	\$1,117,125
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	124.36	\$56,318	\$9,778	124.36	\$56,318	\$9,778
HORACE MANN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,282	\$0	75.75	\$27,675	\$56,780	78.75	\$28,957	\$56,780
JEFFERSON INSURANCE COMPANY	NA	NA	NA	3.16	\$1,565	\$0	2.00	\$1,025	\$0	5.16	\$2,590	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.00	\$606	\$0	338.76	\$162,394	\$135,503	340.76	\$163,000	\$135,503
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	42.00	\$17,186	\$34,575	42.00	\$17,186	\$34,575
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1389.08	\$605,081	\$513,518	1389.08	\$605,081	\$513,518
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$895	\$0	1.00	\$895	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$276	\$0	401.00	\$200,491	\$85,031	402.00	\$200,767	\$85,031
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	2.00	\$973	\$0	19.91	\$8,398	\$952	21.91	\$9,371	\$952
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	6.75	\$2,355	\$5,067	70.41	\$34,077	\$29,596	77.16	\$36,432	\$34,663
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	232.16	\$110,008	\$49,140	NA	NA	NA	232.16	\$110,008	\$49,140
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	217.00	\$162,415	\$78,244	217.00	\$162,415	\$78,244
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$504	\$0	314.00	\$163,666	\$70,282	315.00	\$164,170	\$70,282
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$540	\$0	1.00	\$540	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	71.84	\$47,715	\$15,279	71.84	\$47,715	\$15,279
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$438	\$0	1.00	\$438	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	6.00	\$3,164	\$0	217.41	\$106,977	\$81,537	223.41	\$110,141	\$81,537
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	31.75	\$8,760	\$278	543.41	\$266,635	\$682,656	575.16	\$275,395	\$682,934
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5.75	\$2,348	\$0	5.75	\$2,348	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,039	\$0	1.00	\$1,039	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	24.60	\$17,956	\$2,899	24.60	\$17,956	\$2,899
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$444	\$0	1.00	\$444	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	6.64	\$2,886	\$0	261.94	\$142,929	\$107,276	268.58	\$145,815	\$107,276
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	127.41	\$57,249	(\$111)	127.41	\$57,249	(\$111)
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	372.25	\$164,640	\$85,743	372.25	\$164,640	\$85,743
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	NA	NA	NA	23.00	\$16,630	\$2,459	23.00	\$16,630	\$2,459
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	11.00	\$7,951	\$8,630	11.00	\$7,951	\$8,630
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	210.90	\$122,426	\$187,170	210.90	\$122,426	\$187,170
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	9305.41	\$4,007,846	\$3,357,691	9305.41	\$4,007,846	\$3,357,691
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	55.00	\$16,808	\$20,689	55.00	\$16,808	\$20,689
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	37.38	\$18,571	\$15,776	37.38	\$18,571	\$15,776

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Remainder of Washtenaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	519.60	\$338,953	\$139,745	519.60	\$338,953	\$139,745
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	348.26	\$190,776	\$54,027	348.26	\$190,776	\$54,027
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	8.91	\$1,346	\$0	NA	NA	NA	8.91	\$1,346	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,202	\$0	63.42	\$33,840	\$69,224	66.42	\$35,042	\$69,224
WESTFIELD INSURANCE COMPANY	0.00	\$52	\$0	3.00	\$882	\$10,850	920.75	\$501,684	\$345,461	923.75	\$502,618	\$356,311
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.58	\$362	\$0	0.58	\$362	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	4.00	\$660	\$0	146.57	\$81,474	\$15,694	150.57	\$82,134	\$15,694
Mean:	11.18	\$4,933	\$2,563	15.68	\$6,758	\$3,291	450.06	\$224,574	\$183,088	443.86	\$221,129	\$179,551
StDev:	9.70	\$4,229	\$4,440	46.91	\$22,237	\$10,223	1269.85	\$578,211	\$482,670	1256.00	\$572,021	\$477,279
Min:	0.00	\$52	\$0	1.00	\$276	\$0	0.00	(\$5,187)	\$0	0.00	(\$5,187)	(\$111)
Max:	17.39	\$7,511	\$7,690	232.16	\$110,008	\$49,140	9305.41	\$4,007,846	\$3,357,691	9305.41	\$4,007,846	\$3,357,691

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	66.55	\$30,544	\$29,652	66.55	\$30,544	\$29,652
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	25.08	\$10,074	\$0	337.01	\$171,674	\$20,912	362.09	\$181,748	\$20,912
ALLSTATE INSURANCE COMPANY	17.00	\$9,759	\$100	NA	NA	NA	2812.50	\$1,436,061	\$2,316,850	2829.50	\$1,445,820	\$2,316,950
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	34.16	\$13,520	\$206	34.16	\$13,520	\$206
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	15.90	\$4,059	\$0	387.40	\$127,336	\$0	403.30	\$131,395	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	7.25	\$5,257	\$5,084	7.25	\$5,257	\$5,084
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5.19	\$4,686	\$0	5.19	\$4,686	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	5.41	\$2,108	\$0	5.41	\$2,108	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$193)	\$65,294	0.00	(\$193)	\$65,294
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$764	\$0	7.00	\$6,303	\$0	8.00	\$7,067	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.66	\$739	\$400	1.66	\$739	\$400
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	2.67	\$1,228	\$6,010	2.67	\$1,228	\$6,010

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	3.01	\$2,139	\$1,154	125.58	\$63,014	\$44,656	128.58	\$65,153	\$45,810
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$642	\$0	488.75	\$249,162	\$429,144	490.75	\$249,804	\$429,144
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	13.50	\$4,355	\$3,633	467.00	\$203,013	\$405,545	480.50	\$207,368	\$409,178
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,349	\$0	65.42	\$21,204	\$64,856	69.42	\$22,553	\$64,856
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$189	\$0	2.50	\$1,023	\$1,497	3.50	\$1,212	\$1,497
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	227.09	\$53,359	\$140,075	227.09	\$53,359	\$140,075
CITIZENS INSURANCE COMPANY OF	15.25	\$13,268	\$1,129	22.83	\$12,126	\$3,952	3476.75	\$2,006,329	\$1,056,611	3514.83	\$2,031,723	\$1,061,692
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	138.16	\$59,567	\$37,885	138.16	\$59,567	\$37,885
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,432	0.00	\$0	\$3,432
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$20,566)	\$549,856	0.00	(\$20,566)	\$549,856
EMCASCO INSURANCE COMPANY	NA	NA	NA	119.01	\$53,777	\$56,990	391.68	\$196,924	\$456,495	510.69	\$250,701	\$513,485
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	27.59	\$13,086	\$3,656	132.85	\$61,337	\$69,431	160.44	\$74,423	\$73,087

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	65.04	\$33,455	\$6,063	141.28	\$75,612	\$132,689	608.11	\$344,381	\$289,928	814.43	\$453,448	\$428,680
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,471	\$0	1.00	\$1,471	\$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$815)	\$183,682	0.00	(\$815)	\$183,682
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1468.16	\$853,220	\$1,122,809	1468.16	\$853,220	\$1,122,809
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	95.33	\$12,955	\$58,198	95.33	\$12,955	\$58,198
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	37.00	\$20,253	\$33,229	1144.00	\$665,888	\$869,770	1181.00	\$686,141	\$902,999
FREMONT MUTUAL INSURANCE	NA	NA	NA	1.00	\$634	\$0	83.60	\$38,105	\$73,009	84.60	\$38,739	\$73,009
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	566.70	\$371,222	\$91,221	566.70	\$371,222	\$91,221
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	8.06	\$35,734	\$8,521	8.06	\$35,734	\$8,521
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$511	\$0	15.17	\$9,336	\$13,682	16.17	\$9,847	\$13,682
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	27.98	\$15,511	\$12,935	53.32	\$29,510	\$44,027	81.30	\$45,021	\$56,962
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	14.41	\$8,700	\$0	14.41	\$8,700	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	3.00	\$1,232	\$0	511.57	\$211,933	\$263,107	514.57	\$213,165	\$263,107
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$388	\$0	272.67	\$136,550	\$319,994	273.67	\$136,938	\$319,994
HASTINGS MUTUAL INSURANCE	NA	NA	NA	0.00	\$0	\$488	845.33	\$255,223	\$205,263	845.33	\$255,223	\$205,751
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2516.41	\$1,167,633	\$1,779,960	2516.41	\$1,167,633	\$1,779,960
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	461.90	\$255,405	\$15,044	461.90	\$255,405	\$15,044
HORACE MANN INSURANCE COMPANY	NA	NA	NA	8.83	\$3,197	\$7,105	890.50	\$309,018	\$918,869	899.33	\$312,215	\$925,974
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	4.67	\$2,773	\$943	124.34	\$66,617	\$65,044	129.01	\$69,390	\$65,987
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	29.00	\$11,684	\$53,267	29.00	\$11,684	\$53,267
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	21.00	\$5,938	\$71,521	21.00	\$5,938	\$71,521
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	207.83	\$93,972	\$30,406	207.83	\$93,972	\$30,406
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$832	\$0	1.00	\$832	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	34.00	\$15,280	\$9,841	34.00	\$15,280	\$9,841

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$374	\$0	22.08	\$13,660	\$9,442	23.08	\$14,034	\$9,442
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	241.66	\$112,714	\$220,795	64.41	\$35,973	\$75,531	306.07	\$148,687	\$296,326
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1418.75	\$858,161	\$1,214,911	NA	NA	NA	1418.75	\$858,161	\$1,214,911
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	22.00	\$10,453	\$3,158	22.00	\$10,453	\$3,158
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	201.69	\$116,731	\$17,347	201.69	\$116,731	\$17,347
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	43.99	\$16,468	\$87,701	501.92	\$217,748	\$545,411	545.91	\$234,216	\$633,112
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	16.33	\$5,245	\$1,459	316.57	\$151,070	\$325,783	332.90	\$156,315	\$327,242
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.00	\$1,525	\$774	NA	NA	NA	2.00	\$1,525	\$774
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$26,701	\$11,723	2.00	\$26,701	\$11,723
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.79	\$541	\$0	0.79	\$541	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	67.36	\$24,734	\$98,341	782.08	\$343,655	\$469,634	849.44	\$368,389	\$567,975
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	178.25	\$102,759	\$191,806	178.25	\$102,759	\$191,806

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	480.12	\$249,097	\$503,040	480.12	\$249,097	\$503,040
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	5.00	\$2,267	\$0	8.17	\$4,447	\$13,487	13.17	\$6,714	\$13,487
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	2.65	\$1,105	\$3,214	2.65	\$1,105	\$3,214
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.50	\$1,269	\$0	37.50	\$29,967	\$9,168	40.00	\$31,236	\$9,168
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	5881.41	\$2,944,542	\$4,473,309	5881.41	\$2,944,542	\$4,473,309
STATE FARM GENERAL INSURANCE	1.00	\$288	\$0	NA	NA	NA	167.41	\$65,939	\$30,273	168.41	\$66,227	\$30,273
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	45.73	\$21,297	\$30,722	45.73	\$21,297	\$30,722
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	56.75	\$22,442	\$10,249	56.75	\$22,442	\$10,249
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	51.59	\$21,522	\$18,046	51.59	\$21,522	\$18,046
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.00	\$239	\$0	NA	NA	NA	2.00	\$239	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	11.00	\$6,848	\$11,489	11.00	\$6,848	\$11,489
WESTFIELD INSURANCE COMPANY	NA	NA	NA	11.08	\$4,293	\$6,142	351.41	\$179,641	\$81,577	362.49	\$183,934	\$87,719

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Flint City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$2,588	\$0	5.00	\$2,588	\$0
Mean:	24.57	\$14,193	\$1,823	71.01	\$39,061	\$58,966	404.95	\$202,316	\$271,792	420.78	\$211,902	\$286,571
StDev:	27.91	\$13,963	\$2,872	251.16	\$151,445	\$216,506	918.06	\$474,124	\$654,355	912.23	\$473,843	\$653,297
Min:	1.00	\$288	\$0	0.00	\$0	\$0	0.00	(\$20,566)	\$0	0.00	(\$20,566)	\$0
Max:	65.04	\$33,455	\$6,063	1418.75	\$858,161	\$1,214,911	5881.41	\$2,944,542	\$4,473,309	5881.41	\$2,944,542	\$4,473,309

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	107.51	\$52,775	\$49,690	107.51	\$52,775	\$49,690
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	11.00	\$4,135	\$0	565.98	\$277,079	\$31,918	576.98	\$281,214	\$31,918
ALLSTATE INSURANCE COMPANY	14.50	\$5,513	\$4,047	NA	NA	NA	6220.33	\$2,830,461	\$2,533,915	6234.83	\$2,835,974	\$2,537,962
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	62.25	\$24,043	\$5,907	62.25	\$24,043	\$5,907
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	23.00	\$8,108	\$0	828.40	\$294,030	\$0	851.40	\$302,138	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.42	\$11,924	\$8,017	18.42	\$11,924	\$8,017
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5.12	\$9,483	\$0	5.12	\$9,483	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$2,794)	\$1,909	0.00	(\$2,794)	\$1,909
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,769)	\$46,765	0.00	(\$1,769)	\$46,765
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$732	\$0	1.00	\$732	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	30.91	\$25,926	\$5,165	30.91	\$25,926	\$5,165
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	4.33	\$1,725	\$0	4.33	\$1,725	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	12.90	\$10,695	\$4,215	12.90	\$10,695	\$4,215
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	27.98	\$13,441	\$86,765	27.98	\$13,441	\$86,765
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$450	\$1,415	594.58	\$279,397	\$246,958	595.58	\$279,847	\$248,373
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	0.50	\$81	\$0	69.42	\$29,054	\$45,976	69.92	\$29,135	\$45,976
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	2.00	\$690	\$959	40.17	\$17,711	\$13,065	42.17	\$18,401	\$14,024
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$3,485	\$0	3.00	\$3,485	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	447.66	\$310,905	\$276,905	447.66	\$310,905	\$276,905
CITIZENS INSURANCE COMPANY OF	1.00	\$512	\$0	12.83	\$6,732	\$3,155	8987.42	\$4,721,842	\$3,278,832	9001.25	\$4,729,086	\$3,281,987
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	79.91	\$35,621	\$4,267	79.91	\$35,621	\$4,267
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$292,945	0.00	\$0	\$292,945
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$21,488)	\$549,708	0.00	(\$21,488)	\$549,708
EMCASCO INSURANCE COMPANY	NA	NA	NA	27.42	\$11,338	\$2,640	312.53	\$149,933	\$93,542	339.95	\$161,271	\$96,182

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	6.58	\$2,633	\$3,039	95.00	\$45,598	\$18,401	101.58	\$48,231	\$21,440
FARM BUREAU GENERAL INSURANCE	61.96	\$23,216	\$191,958	249.42	\$99,932	\$128,405	5892.72	\$2,809,830	\$2,104,701	6204.10	\$2,932,978	\$2,425,064
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$11,408	\$0	6.00	\$11,408	\$0
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,642	0.00	\$0	\$3,642
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.10	(\$1,814)	\$79,312	0.10	(\$1,814)	\$79,312
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	5248.58	\$3,468,867	\$2,461,097	5248.58	\$3,468,867	\$2,461,097
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$387	\$0	1.00	\$387	\$0
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	26.00	\$11,164	\$3,372	7957.00	\$4,481,482	\$5,208,548	7983.00	\$4,492,646	\$5,211,920
FREMONT MUTUAL INSURANCE	NA	NA	NA	5.50	\$1,800	\$0	280.12	\$140,720	\$98,707	285.62	\$142,520	\$98,707
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	977.88	\$567,413	\$81,327	977.88	\$567,413	\$81,327
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	7.25	\$4,443	\$0	7.25	\$4,443	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	12.13	\$60,227	\$57,422	12.13	\$60,227	\$57,422

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	20.33	\$12,312	\$6,878	20.33	\$12,312	\$6,878
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	2.00	\$990	\$0	182.03	\$90,827	\$27,014	184.03	\$91,817	\$27,014
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	17.91	\$8,156	\$5,414	17.91	\$8,156	\$5,414
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	473.33	\$178,224	\$182,693	473.33	\$178,224	\$182,693
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	350.98	\$146,542	\$89,629	350.98	\$146,542	\$89,629
HASTINGS MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,363	\$0	1361.41	\$429,958	\$392,296	1364.41	\$431,321	\$392,296
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$619	\$195	7759.00	\$3,744,615	\$3,409,855	7761.00	\$3,745,234	\$3,410,050
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	842.09	\$435,285	\$30,332	842.09	\$435,285	\$30,332
HORACE MANN INSURANCE COMPANY	3.83	\$1,047	\$1,235	26.17	\$8,535	\$1,895	1023.92	\$357,883	\$584,145	1053.92	\$367,465	\$587,275
JEFFERSON INSURANCE COMPANY	NA	NA	NA	3.00	\$2,177	\$5,000	2.00	\$1,504	\$0	5.00	\$3,681	\$5,000
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.00	\$1,005	\$0	195.76	\$98,261	\$264,697	197.76	\$99,266	\$264,697
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	160.00	\$58,229	\$114,113	160.00	\$58,229	\$114,113

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MARYLAND CASUALTY COMPANY	NA	NA	NA	0.00	\$0	\$3,512	7.25	\$2,352	\$12,536	7.25	\$2,352	\$16,048
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1219.91	\$520,542	\$326,232	1219.91	\$520,542	\$326,232
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$1,052	\$0	3.00	\$1,052	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$2,843	\$0	4.00	\$2,843	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$386	\$0	81.00	\$41,929	\$463,231	82.00	\$42,315	\$463,231
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	30.08	\$15,646	\$7,064	30.08	\$15,646	\$7,064
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	161.41	\$58,151	\$162,528	632.41	\$298,453	\$453,221	793.82	\$356,604	\$615,749
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1540.08	\$592,105	\$1,266,826	NA	NA	NA	1540.08	\$592,105	\$1,266,826
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	87.00	\$46,534	\$40,023	87.00	\$46,534	\$40,023
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	13.00	\$5,866	\$8,341	1272.00	\$620,165	\$385,267	1285.00	\$626,031	\$393,608
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,171	\$0	1.00	\$1,171	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	629.13	\$336,725	\$102,927	629.13	\$336,725	\$102,927

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	2.91	\$1,269	\$0	2.91	\$1,269	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	31.09	\$11,370	\$32,903	986.10	\$436,257	\$1,156,574	1017.19	\$447,627	\$1,189,477
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	40.99	\$13,117	\$11,611	587.59	\$323,407	\$677,514	628.58	\$336,524	\$689,125
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$12,114	\$0	3.00	\$12,114	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.62	\$5,145	\$0	8.62	\$5,145	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	96.35	\$36,048	\$5,369	3858.75	\$1,904,526	\$1,412,188	3955.10	\$1,940,574	\$1,417,557
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	101.50	\$55,521	\$325	101.50	\$55,521	\$325
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	441.25	\$231,105	\$331,124	441.25	\$231,105	\$331,124
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	964.59	\$547,466	\$466,896	964.59	\$547,466	\$466,896
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	21.33	\$9,079	\$0	26.08	\$10,633	\$17,984	47.41	\$19,712	\$17,984
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	2.76	\$1,617	\$1,631	2.76	\$1,617	\$1,631
STATE AUTOMOBILE MUTUAL	NA	NA	NA	3.00	\$1,220	\$0	248.00	\$170,766	\$244,860	251.00	\$171,986	\$244,860

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Remainder of Genesee County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	7397.75	\$3,929,033	\$3,301,273	7397.75	\$3,929,033	\$3,301,273
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	32.58	\$12,243	\$68,468	32.58	\$12,243	\$68,468
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	50.14	\$26,331	\$13,560	50.14	\$26,331	\$13,560
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	310.67	\$156,469	\$123,235	310.67	\$156,469	\$123,235
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	164.91	\$75,976	\$40,687	164.91	\$75,976	\$40,687
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	0.75	(\$212)	\$0	NA	NA	NA	0.75	(\$212)	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,551	\$0	20.58	\$10,723	\$12,181	23.58	\$12,274	\$12,181
WESTFIELD INSURANCE COMPANY	0.00	\$64	\$0	3.92	\$1,632	\$0	702.00	\$414,751	\$243,436	705.92	\$416,447	\$243,436
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	2.42	\$1,173	\$0	2.42	\$1,173	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	10.83	\$6,028	\$14,904	10.83	\$6,028	\$14,904
Mean:	16.26	\$6,070	\$39,448	77.31	\$29,736	\$54,706	889.70	\$455,557	\$408,925	897.28	\$455,695	\$421,371
StDev:	26.19	\$9,830	\$85,272	281.40	\$108,219	\$231,886	2029.49	\$1,066,415	\$941,856	2021.46	\$1,059,374	\$944,940
Min:	0.00	\$64	\$0	0.00	(\$212)	\$0	0.00	(\$21,488)	\$0	0.00	(\$21,488)	\$0
Max:	61.96	\$23,216	\$191,958	1540.08	\$592,105	\$1,266,826	8987.42	\$4,721,842	\$5,208,548	9001.25	\$4,729,086	\$5,211,920

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,179	\$0	1.00	\$2,179	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	79.61	\$28,255	\$5,511	79.61	\$28,255	\$5,511
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	14.08	\$4,267	\$826	372.67	\$152,147	\$16,002	386.75	\$156,414	\$16,828
ALLSTATE INSURANCE COMPANY	17.16	\$6,283	\$790	NA	NA	NA	3304.91	\$1,258,081	\$821,279	3322.07	\$1,264,364	\$822,069
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	18.41	\$7,283	\$0	18.41	\$7,283	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	4.80	\$257	\$0	4.80	\$257	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	8.92	\$4,078	\$7,117	8.92	\$4,078	\$7,117
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	8.85	\$7,749	\$5,329	8.85	\$7,749	\$5,329
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$504)	\$0	0.00	(\$504)	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$433)	\$1,585	0.00	(\$433)	\$1,585
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	37.00	\$22,917	\$1,949	37.00	\$22,917	\$1,949
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.00	\$436	\$0	1.00	\$436	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	29.22	\$29,768	\$62,365	29.22	\$29,768	\$62,365
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	2.01	\$1,215	\$2,550	21.32	\$11,390	\$1,156	23.33	\$12,605	\$3,706
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$275	\$0	229.08	\$97,728	\$96,735	230.08	\$98,003	\$96,735
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$1,689	\$200	4.08	\$1,270	\$0	9.08	\$2,959	\$200
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	4.00	\$799	\$0	6.00	\$2,425	\$0	10.00	\$3,224	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	3.00	\$932	\$0	NA	NA	NA	3.00	\$932	\$0
CITIZENS INSURANCE COMPANY OF	43.75	\$20,846	\$14,711	37.08	\$13,426	\$0	10137.33	\$4,328,161	\$2,897,134	10218.17	\$4,362,433	\$2,911,845
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	67.66	\$27,396	\$10,363	67.66	\$27,396	\$10,363
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$6,744	0.00	\$0	\$6,744
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$7,337)	\$167,577	0.00	(\$7,337)	\$167,577
EMCASCO INSURANCE COMPANY	NA	NA	NA	10.17	\$3,909	\$6,540	107.83	\$42,091	\$26,993	118.00	\$46,000	\$33,533
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	3.00	\$1,028	\$0	24.51	\$10,962	\$20,852	27.51	\$11,990	\$20,852

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	100.78	\$41,906	\$54,067	67.97	\$30,722	\$2,803	516.92	\$220,444	\$324,744	685.67	\$293,072	\$381,614
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.80	\$6,066	\$3,150	3.80	\$6,066	\$3,150
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$2,544	0.00	\$0	\$2,544
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$981)	\$2,495	0.00	(\$981)	\$2,495
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1666.91	\$917,925	\$740,864	1666.91	\$917,925	\$740,864
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	5233.41	\$743,550	\$572,686	5233.41	\$743,550	\$572,686
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	0.00	\$227	\$0	588.00	\$294,563	\$396,127	588.00	\$294,790	\$396,127
FREMONT MUTUAL INSURANCE	NA	NA	NA	61.63	\$20,348	\$10,032	584.16	\$241,065	\$99,401	645.79	\$261,413	\$109,433
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	267.13	\$171,426	\$9,722	267.13	\$171,426	\$9,722
GREAT AMERICAN SECURITY	NA	NA	NA	1.00	\$690	\$0	3.00	\$1,470	\$1,869	4.00	\$2,160	\$1,869
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	66.60	\$34,277	\$20,459	66.60	\$34,277	\$20,459
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	106.70	\$222,977	\$248,266	106.70	\$222,977	\$248,266

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HAMILTON MUTUAL INSURANCE	NA	NA	NA	6.00	\$2,186	\$1,831	40.50	\$16,643	\$25,930	46.50	\$18,829	\$27,761
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	90.71	\$27,177	\$28,526	292.26	\$118,847	\$95,008	382.97	\$146,024	\$123,534
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$434	\$0	9.00	\$3,862	\$2,117	10.00	\$4,296	\$2,117
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	170.41	\$60,299	\$21,796	170.41	\$60,299	\$21,796
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$325	\$0	148.91	\$53,563	\$28,239	149.91	\$53,888	\$28,239
HASTINGS MUTUAL INSURANCE	NA	NA	NA	6.00	\$1,387	\$11,863	3380.58	\$895,675	\$533,436	3386.58	\$897,062	\$545,299
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$610	\$1,516	3653.66	\$1,574,776	\$1,124,664	3655.66	\$1,575,386	\$1,126,180
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	86.35	\$36,351	\$3,493	86.35	\$36,351	\$3,493
HORACE MANN INSURANCE COMPANY	NA	NA	NA	8.00	\$2,304	\$0	654.58	\$226,744	\$121,282	662.58	\$229,048	\$121,282
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	21.59	\$9,712	\$16,325	21.59	\$9,712	\$16,325
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	58.00	\$20,939	\$61,919	58.00	\$20,939	\$61,919
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$67)	\$0	0.00	(\$67)	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1544.66	\$604,855	\$235,161	1544.66	\$604,855	\$235,161
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$701	\$0	1.00	\$701	\$0
METROPOLITAN GROUP PROPERTY AND	1.00	\$374	\$0	1.00	\$270	\$0	32.00	\$11,646	\$5,491	34.00	\$12,290	\$5,491
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$381	\$0	13.75	\$6,683	\$5,988	14.75	\$7,064	\$5,988
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	16.58	\$6,083	\$7,483	19.50	\$8,786	\$7,706	36.08	\$14,869	\$15,189
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1082.92	\$425,058	\$436,397	NA	NA	NA	1082.92	\$425,058	\$436,397
MICHIGAN INSURANCE COMPANY	4.00	\$2,288	\$205	NA	NA	NA	1455.00	\$594,958	\$439,318	1459.00	\$597,246	\$439,523
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	13.00	\$5,758	\$199	873.00	\$416,951	\$218,840	886.00	\$422,709	\$219,039
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$649	\$1,006	1.00	\$649	\$1,006
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	22.20	\$13,934	\$2,460	22.20	\$13,934	\$2,460
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$625	\$0	2.00	\$625	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	35.17	\$10,142	\$4,448	614.37	\$227,116	\$282,533	649.54	\$237,258	\$286,981

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	95.16	\$19,331	\$21,678	1619.84	\$691,291	\$501,809	1715.00	\$710,622	\$523,487
NORTHERN ASSURANCE COMPANY OF	1.00	\$98	\$0	NA	NA	NA	1.00	\$478	\$0	2.00	\$576	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	14.25	\$4,334	\$0	13.83	\$6,339	\$0	28.08	\$10,673	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$19,602	\$3,928	5.00	\$19,602	\$3,928
PARTNERS MUTUAL INSURANCE	NA	NA	NA	2.87	\$1,603	\$2,567	43.21	\$22,811	\$5,016	46.08	\$24,414	\$7,583
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	43.48	\$16,502	\$4,758	653.68	\$287,666	\$223,659	697.16	\$304,168	\$228,417
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	169.00	\$66,715	\$49,485	169.00	\$66,715	\$49,485
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2275.01	\$979,008	\$911,893	2275.01	\$979,008	\$911,893
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	6.00	\$1,986	\$192	23.83	\$8,789	\$5,013	29.83	\$10,775	\$5,205
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	0.00	(\$58)	\$0	61.79	\$20,110	\$14,291	61.79	\$20,052	\$14,291
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.00	\$1,114	\$0	15.00	\$11,314	\$15,276	17.00	\$12,428	\$15,276
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	20677.75	\$7,736,332	\$7,543,737	20677.75	\$7,736,332	\$7,543,737

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Grand Rapids City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	402.08	\$116,005	\$445,225	402.08	\$116,005	\$445,225
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	1.00	\$530	\$0	23.75	\$12,391	\$7,449	24.75	\$12,921	\$7,449
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	181.74	\$85,090	\$61,924	181.74	\$85,090	\$61,924
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	177.01	\$73,958	\$72,258	177.01	\$73,958	\$72,258
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.00	\$175	\$0	NA	NA	NA	2.00	\$175	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.83	\$519	\$0	28.42	\$17,397	\$32,499	30.25	\$17,916	\$32,499
WESTFIELD INSURANCE COMPANY	0.00	\$35	\$0	19.92	\$5,527	\$0	407.25	\$158,429	\$132,706	427.17	\$163,991	\$132,706
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	19.58	\$11,621	\$0	1071.24	\$571,107	\$258,736	1090.82	\$582,728	\$258,736
Mean:	23.96	\$10,261	\$9,968	44.27	\$16,443	\$14,327	836.96	\$320,366	\$260,891	828.70	\$317,060	\$258,785
StDev:	37.34	\$15,803	\$20,186	174.79	\$68,526	\$70,584	2713.39	\$1,027,106	\$927,460	2668.18	\$1,010,438	\$911,440
Min:	0.00	\$35	\$0	0.00	(\$58)	\$0	0.00	(\$7,337)	\$0	0.00	(\$7,337)	\$0
Max:	100.78	\$41,906	\$54,067	1082.92	\$425,058	\$436,397	20677.75	\$7,736,332	\$7,543,737	20677.75	\$7,736,332	\$7,543,737

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	28.40	\$18,509	\$6,375	28.40	\$18,509	\$6,375
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	8.00	\$2,934	\$0	644.92	\$292,404	\$19,284	652.92	\$295,338	\$19,284
ALLSTATE INSURANCE COMPANY	8.66	\$3,078	\$0	NA	NA	NA	6342.91	\$2,467,541	\$1,592,299	6351.57	\$2,470,619	\$1,592,299
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	7.75	\$3,031	\$0	7.75	\$3,031	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	2.70	\$3,342	\$0	2.70	\$3,342	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	1.17	\$373	\$0	38.75	\$21,356	\$11,025	39.92	\$21,729	\$11,025
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.41	\$5,247	\$2,236	6.41	\$5,247	\$2,236
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.08	\$19	\$0	0.08	\$19	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$47)	\$1,220	0.00	(\$47)	\$1,220
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	119.84	\$81,204	\$48,028	119.84	\$81,204	\$48,028
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	1.00	\$1,822	\$0	7.50	\$5,818	\$0	8.50	\$7,640	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	16.71	\$19,538	\$4,618	16.71	\$19,538	\$4,618

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	13.76	\$9,306	\$15,358	13.76	\$9,306	\$15,358
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$236	\$0	311.83	\$128,121	\$61,578	312.83	\$128,357	\$61,578
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$1,034	\$0	3.00	\$1,122	\$0	4.00	\$2,156	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$569	\$0	1.00	\$569	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1201.79	\$718,424	\$612,863	1201.79	\$718,424	\$612,863
CITIZENS INSURANCE COMPANY OF	8.42	\$4,502	\$2,923	33.75	\$14,328	\$2,464	12002.33	\$5,812,197	\$2,498,719	12044.50	\$5,831,027	\$2,504,106
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	51.75	\$21,281	\$73,386	51.75	\$21,281	\$73,386
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$11,605	0.00	\$0	\$11,605
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$5,671)	\$54,949	0.00	(\$5,671)	\$54,949
EMCASCO INSURANCE COMPANY	NA	NA	NA	5.25	\$1,785	\$2,814	144.25	\$51,905	\$36,040	149.50	\$53,690	\$38,854
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	37.59	\$13,276	\$1,624	37.59	\$13,276	\$1,624
FARM BUREAU GENERAL INSURANCE	50.16	\$18,127	\$1,450	114.44	\$47,205	\$18,367	2949.08	\$1,237,827	\$624,677	3113.68	\$1,303,159	\$644,494

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.35	\$16,526	\$11,491	4.35	\$16,526	\$11,491
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	(\$3,252)	0.00	\$0	(\$3,252)
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$247)	\$1,760	0.00	(\$247)	\$1,760
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1742.58	\$1,034,984	\$379,356	1742.58	\$1,034,984	\$379,356
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	373.74	\$122,992	\$27,858	373.74	\$122,992	\$27,858
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,136	\$0	2132.00	\$1,250,998	\$1,330,444	2135.00	\$1,252,134	\$1,330,444
FREMONT MUTUAL INSURANCE	NA	NA	NA	28.62	\$8,384	\$4,298	1076.13	\$495,078	\$281,778	1104.75	\$503,462	\$286,076
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	161.68	\$103,517	\$216	161.68	\$103,517	\$216
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	2.00	\$1,095	\$4,012	2.00	\$1,095	\$4,012
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	0.26	\$94	\$0	20.84	\$9,060	\$1,474	21.10	\$9,154	\$1,474
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	33.78	\$79,505	\$61,385	33.78	\$79,505	\$61,385
HAMILTON MUTUAL INSURANCE	NA	NA	NA	3.42	\$989	\$0	52.42	\$27,897	\$7,181	55.84	\$28,886	\$7,181

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	76.31	\$23,374	\$19,177	710.90	\$288,328	\$971,430	787.21	\$311,702	\$990,607
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$344	\$0	9.00	\$3,982	\$0	10.00	\$4,326	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	237.67	\$85,285	\$42,305	237.67	\$85,285	\$42,305
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	164.56	\$61,580	\$59,244	164.56	\$61,580	\$59,244
HASTINGS MUTUAL INSURANCE	NA	NA	NA	5.00	\$2,052	\$8,148	2919.58	\$990,086	\$559,940	2924.58	\$992,138	\$568,088
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8030.16	\$3,720,785	\$2,015,172	8030.16	\$3,720,785	\$2,015,172
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	84.72	\$34,048	\$0	84.72	\$34,048	\$0
HORACE MANN INSURANCE COMPANY	2.00	\$715	\$0	3.00	\$757	\$0	275.67	\$108,405	\$58,653	280.67	\$109,877	\$58,653
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.00	\$706	\$0	6.00	\$2,910	\$0	8.00	\$3,616	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	40.09	\$14,015	\$7,711	3933.26	\$1,692,288	\$928,807	3973.35	\$1,706,303	\$936,518
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	30.00	\$12,974	\$10,940	30.00	\$12,974	\$10,940
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$45)	\$0	0.00	(\$45)	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1262.16	\$513,372	\$299,397	1262.16	\$513,372	\$299,397
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$465	\$336	2.00	\$465	\$336
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,300	0.00	\$0	\$3,300
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	8.00	\$2,637	\$1,058	121.00	\$54,677	\$30,030	129.00	\$57,314	\$31,088
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$546	\$0	1.00	\$413	\$0	57.25	\$28,884	\$10,656	59.25	\$29,843	\$10,656
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	5.16	\$1,966	\$1,049	65.41	\$28,525	\$75,588	70.57	\$30,491	\$76,637
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	165.00	\$74,782	\$52,981	NA	NA	NA	165.00	\$74,782	\$52,981
MICHIGAN INSURANCE COMPANY	1.00	\$424	\$0	NA	NA	NA	773.00	\$440,504	\$254,627	774.00	\$440,928	\$254,627
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	2.00	\$920	\$250	626.00	\$327,917	\$101,119	628.00	\$328,837	\$101,369
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	20.83	\$10,702	\$1,307	20.83	\$10,702	\$1,307
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,004	\$0	2.00	\$1,004	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	18.00	\$4,688	\$2,521	951.96	\$374,214	\$623,714	969.96	\$378,902	\$626,235

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	87.83	\$23,135	\$10,062	799.89	\$382,806	\$452,614	887.72	\$405,941	\$462,676
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	1.00	\$327	\$0	11.00	\$4,891	\$4,128	12.00	\$5,218	\$4,128
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	3.11	\$4,760	\$2,417	3.11	\$4,760	\$2,417
PARTNERS MUTUAL INSURANCE	NA	NA	NA	0.92	\$602	\$0	104.72	\$57,047	\$75,577	105.64	\$57,649	\$75,577
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	48.17	\$19,698	\$6,190	760.78	\$423,432	\$185,883	808.95	\$443,130	\$192,072
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	223.58	\$83,305	\$1,225	223.58	\$83,305	\$1,225
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	424.75	\$204,386	\$104,045	424.75	\$204,386	\$104,045
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	4.99	\$1,733	\$1,256	45.17	\$18,154	\$2,694	50.16	\$19,887	\$3,950
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	28.44	\$12,262	\$952	28.44	\$12,262	\$952
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	42.50	\$29,812	\$15,368	42.50	\$29,812	\$15,368
STATE FARM FIRE AND CASUALTY	1.00	\$194	\$0	NA	NA	NA	10431.41	\$4,160,863	\$4,301,105	10432.41	\$4,161,057	\$4,301,105
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	42.41	\$12,954	\$63,764	42.41	\$12,954	\$63,764

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Remainder of Kent County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	23.70	\$11,084	\$19,461	23.70	\$11,084	\$19,461
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	605.58	\$339,483	\$110,729	605.58	\$339,483	\$110,729
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	335.30	\$165,251	\$93,088	335.30	\$165,251	\$93,088
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.50	\$442	\$0	NA	NA	NA	2.50	\$442	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	111.25	\$57,599	\$211,703	111.25	\$57,599	\$211,703
WESTFIELD INSURANCE COMPANY	0.00	\$51	\$0	4.00	\$1,488	\$0	556.16	\$306,304	\$332,751	560.16	\$307,843	\$332,751
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.42	\$177	\$0	0.42	\$177	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	5.00	\$1,967	\$0	905.99	\$494,266	\$186,683	910.99	\$496,233	\$186,683
Mean:	9.03	\$3,455	\$547	21.31	\$8,011	\$4,323	836.81	\$379,454	\$256,286	825.32	\$373,518	\$251,663
StDev:	16.97	\$6,140	\$1,086	38.46	\$15,838	\$10,195	2143.68	\$956,166	\$646,249	2125.70	\$947,999	\$639,900
Min:	0.00	\$51	\$0	0.26	\$94	\$0	0.00	(\$5,671)	\$0	0.00	(\$5,671)	(\$3,252)
Max:	50.16	\$18,127	\$2,923	165.00	\$74,782	\$52,981	12002.33	\$5,812,197	\$4,301,105	12044.50	\$5,831,027	\$4,301,105

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	19.00	\$6,619	\$18,038	19.00	\$6,619	\$18,038
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	5.00	\$1,206	\$0	78.41	\$31,104	\$3,269	83.41	\$32,310	\$3,269
ALLSTATE INSURANCE COMPANY	3.00	\$943	\$391	NA	NA	NA	877.75	\$375,337	\$381,446	880.75	\$376,280	\$381,837
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	2.75	\$1,113	\$0	2.75	\$1,113	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	4.00	\$1,782	\$0	4.00	\$1,782	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	4.33	\$3,025	\$33,298	4.33	\$3,025	\$33,298
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.63	\$12,931	\$0	6.63	\$12,931	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$593	0.00	\$0	\$593
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	21.00	\$11,465	\$390	21.00	\$11,465	\$390
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	5.00	\$2,752	\$773	5.00	\$2,752	\$773
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	3.36	\$3,739	\$4,193	3.36	\$3,739	\$4,193
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	21.92	\$10,142	\$16,782	21.92	\$10,142	\$16,782

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$200	\$0	273.83	\$104,294	\$176,708	274.83	\$104,494	\$176,708
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.83	\$771	\$0	1.83	\$771	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	10.08	\$2,538	\$0	6.00	\$2,020	\$0	16.08	\$4,558	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	809.98	\$414,261	\$899,198	809.98	\$414,261	\$899,198
CITIZENS INSURANCE COMPANY OF	19.67	\$9,616	\$1,409	37.58	\$13,932	\$4,453	6124.50	\$2,794,940	\$3,398,517	6181.75	\$2,818,488	\$3,404,379
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	8.66	\$3,064	\$6,050	8.66	\$3,064	\$6,050
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$2,851	0.00	\$0	\$22,374	0.00	\$0	\$25,225
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$2,142)	\$103,127	0.00	(\$2,142)	\$103,127
EMCASCO INSURANCE COMPANY	NA	NA	NA	5.00	\$1,486	\$0	71.92	\$31,667	\$90,890	76.92	\$33,153	\$90,890
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	6.00	\$1,967	\$0	34.26	\$15,045	\$38,748	40.26	\$17,012	\$38,748
FARM BUREAU GENERAL INSURANCE	32.02	\$12,706	\$8,568	30.67	\$12,921	\$93,109	156.16	\$71,013	\$36,923	218.85	\$96,640	\$138,600
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$69)	\$12,266	0.00	(\$69)	\$12,266

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	511.49	\$310,001	\$350,442	511.49	\$310,001	\$350,442
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	405.32	\$56,594	\$299,736	405.32	\$56,594	\$299,736
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	7.00	\$2,692	\$0	229.00	\$112,375	\$115,688	236.00	\$115,067	\$115,688
FREMONT MUTUAL INSURANCE	NA	NA	NA	14.13	\$3,954	\$5,176	227.46	\$101,927	\$37,083	241.59	\$105,881	\$42,259
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	205.18	\$114,789	\$13,638	205.18	\$114,789	\$13,638
HAMILTON MUTUAL INSURANCE	NA	NA	NA	3.00	\$968	\$0	110.92	\$51,580	\$63,986	113.92	\$52,548	\$63,986
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	12.98	\$4,946	\$10,814	87.03	\$40,017	\$61,279	100.01	\$44,963	\$72,094
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$340	\$0	1.00	\$340	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	0.25	\$64	\$0	107.50	\$34,147	\$54,721	107.75	\$34,211	\$54,721
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	26.43	\$10,004	\$125,582	26.43	\$10,004	\$125,582
HASTINGS MUTUAL INSURANCE	NA	NA	NA	50.41	\$11,751	\$3,075	662.75	\$226,717	\$333,636	713.16	\$238,468	\$336,711
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1396.00	\$558,270	\$1,005,729	1396.00	\$558,270	\$1,005,729

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	12.05	\$4,847	\$0	12.05	\$4,847	\$0
HORACE MANN INSURANCE COMPANY	1.08	\$336	\$436	1.00	\$171	\$0	236.08	\$80,569	\$91,578	238.16	\$81,076	\$92,014
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.00	\$942	\$406	2.00	\$1,010	\$0	4.00	\$1,952	\$406
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$18,862	0.00	\$0	\$18,862
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	10.00	\$1,649	\$10,296	10.00	\$1,649	\$10,296
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	285.08	\$110,717	\$48,070	285.08	\$110,717	\$48,070
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$930	\$8,273	3.00	\$930	\$8,273
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$267	\$0	17.00	\$7,130	\$5,018	18.00	\$7,397	\$5,018
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	22.00	\$10,234	\$12,905	22.00	\$10,234	\$12,905
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	1.00	\$341	\$0	2.00	\$982	\$0	3.00	\$1,323	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	511.42	\$186,597	\$397,349	NA	NA	NA	511.42	\$186,597	\$397,349
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	184.00	\$86,806	\$98,145	184.00	\$86,806	\$98,145

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	18.00	\$6,778	\$445	272.00	\$124,617	\$55,393	290.00	\$131,395	\$55,838
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	7.21	\$3,871	\$0	7.21	\$3,871	\$0
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$208	\$0	1.00	\$208	\$0
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$429	\$0	1.00	\$429	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	9.67	\$3,520	\$5,612	138.76	\$51,956	\$130,882	148.43	\$55,476	\$136,494
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$247	\$0	90.02	\$25,882	\$18,055	1682.05	\$755,238	\$1,695,737	1773.07	\$781,367	\$1,713,792
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$646	\$0	1.00	\$646	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	3.95	\$1,666	\$554	23.17	\$14,178	\$27,795	27.12	\$15,844	\$28,349
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$346	\$0	1.00	\$346	\$0
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	76.66	\$30,340	\$51,490	76.66	\$30,340	\$51,490
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	987.16	\$459,458	\$906,300	987.16	\$459,458	\$906,300
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	4.00	\$1,264	\$0	8.91	\$3,022	\$6,534	12.91	\$4,286	\$6,534

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	4.81	\$1,179	\$0	4.81	\$1,179	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.00	\$674	\$50	25.00	\$11,950	\$38,235	27.00	\$12,624	\$38,285
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	12059.66	\$4,649,693	\$10,933,254	12059.66	\$4,649,693	\$10,933,254
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	92.75	\$27,384	\$112,337	92.75	\$27,384	\$112,337
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	38.19	\$13,823	\$8,434	38.19	\$13,823	\$8,434
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	143.85	\$74,388	\$73,096	143.85	\$74,388	\$73,096
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	78.33	\$32,272	\$27,969	78.33	\$32,272	\$27,969
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	6.33	\$1,048	\$0	NA	NA	NA	6.33	\$1,048	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.17	\$0	\$0	0.17	\$0	\$0
WESTFIELD INSURANCE COMPANY	NA	NA	NA	7.00	\$2,280	\$3,400	76.58	\$29,453	\$40,336	83.58	\$31,733	\$43,736
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	7.00	\$2,464	\$0	653.49	\$348,102	\$534,463	660.49	\$350,566	\$534,463

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Kalamazoo City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	11.35	\$4,770	\$2,161	30.27	\$10,447	\$19,477	429.67	\$180,421	\$328,123	430.30	\$179,795	\$326,714
StDev:	13.95	\$5,942	\$3,619	96.25	\$34,998	\$76,130	1623.74	\$652,794	\$1,383,159	1604.88	\$645,340	\$1,363,957
Min:	1.00	\$247	\$0	0.00	\$0	\$0	0.00	(\$2,142)	\$0	0.00	(\$2,142)	\$0
Max:	32.02	\$12,706	\$8,568	511.42	\$186,597	\$397,349	12059.66	\$4,649,693	\$10,933,254	12059.66	\$4,649,693	\$10,933,254

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	16.23	\$6,907	\$3,445	16.23	\$6,907	\$3,445
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$278	\$0	160.67	\$75,716	\$224,666	161.67	\$75,994	\$224,666
ALLSTATE INSURANCE COMPANY	1.83	\$724	\$2,150	NA	NA	NA	3033.66	\$1,265,765	\$2,836,328	3035.49	\$1,266,489	\$2,838,478
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	6.50	\$2,571	\$375	6.50	\$2,571	\$375
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	3.40	\$3,952	\$0	3.40	\$3,952	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$2,926	\$8,117	6.00	\$2,926	\$8,117
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$27)	\$0	0.00	(\$27)	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,124	0.00	\$0	\$1,124
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	52.25	\$34,537	\$29,242	52.25	\$34,537	\$29,242
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$862	\$0	2.00	\$862	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	6.09	\$2,776	\$0	6.09	\$2,776	\$0
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	356.08	\$148,933	\$515,633	356.08	\$148,933	\$515,633

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.17	\$96	\$0	0.17	\$96	\$0
BOSTON OLD COLONY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$493	\$0	1.00	\$493	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	4.00	\$837	\$0	2.00	\$649	\$0	6.00	\$1,486	\$0
BUCKEYE UNION INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$506	\$0	1.00	\$506	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$391	\$0	NA	NA	NA	1.00	\$391	\$0
CITIZENS INSURANCE COMPANY OF	5.00	\$2,143	\$5,810	11.17	\$4,265	\$3,778	3374.75	\$1,632,637	\$2,874,514	3390.92	\$1,639,045	\$2,884,102
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	11.00	\$4,678	\$0	11.00	\$4,678	\$0
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$94,149	0.00	\$0	\$94,149
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$3,474)	\$47,921	0.00	(\$3,474)	\$47,921
EMCASCO INSURANCE COMPANY	NA	NA	NA	4.00	\$1,545	\$972	73.41	\$29,167	\$160,483	77.41	\$30,712	\$161,455
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	0.08	\$32	\$0	27.16	\$11,056	\$5,282	27.24	\$11,088	\$5,282
FARM BUREAU GENERAL INSURANCE	33.37	\$13,102	\$20,382	71.98	\$31,983	\$21,973	1267.01	\$525,810	\$1,408,754	1372.36	\$570,895	\$1,451,109

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$7,785	\$1,314	3.00	\$7,785	\$1,314
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$498	\$468	1.00	\$498	\$468
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	467.24	\$284,959	\$583,469	467.24	\$284,959	\$583,469
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$989	\$3,445	454.00	\$288,330	\$1,214,528	457.00	\$289,319	\$1,217,973
FREMONT MUTUAL INSURANCE	NA	NA	NA	6.33	\$2,915	\$4,196	222.28	\$102,677	\$177,236	228.61	\$105,592	\$181,432
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	105.74	\$63,478	\$169,405	105.74	\$63,478	\$169,405
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	7.20	\$3,541	\$0	7.20	\$3,541	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	27.48	\$49,068	\$1,245	27.48	\$49,068	\$1,245
HAMILTON MUTUAL INSURANCE	NA	NA	NA	8.00	\$2,832	\$3,460	73.92	\$38,090	\$142,852	81.92	\$40,922	\$146,312
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	1.00	\$483	\$0	36.90	\$17,106	\$62,381	37.90	\$17,589	\$62,381
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.92	\$490	\$0	0.92	\$490	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	194.57	\$62,485	\$121,043	194.57	\$62,485	\$121,043

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	57.67	\$23,104	\$45,754	57.67	\$23,104	\$45,754
HASTINGS MUTUAL INSURANCE	NA	NA	NA	12.00	\$3,947	\$3,051	309.50	\$105,678	\$161,809	321.50	\$109,625	\$164,860
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4541.75	\$2,072,048	\$6,415,307	4541.75	\$2,072,048	\$6,415,307
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	13.98	\$5,867	\$0	13.98	\$5,867	\$0
HORACE MANN INSURANCE COMPANY	3.00	\$820	\$0	3.00	\$1,029	\$0	200.42	\$74,958	\$181,674	206.42	\$76,807	\$181,674
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	5.00	\$1,596	\$1,207	673.66	\$330,506	\$608,412	678.66	\$332,102	\$609,619
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	9.00	\$3,345	\$12,765	9.00	\$3,345	\$12,765
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$173)	\$0	0.00	(\$173)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	281.08	\$108,996	\$271,976	281.08	\$108,996	\$271,976
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$1,831	\$0	5.00	\$1,831	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	15.00	\$6,274	\$53,798	15.00	\$6,274	\$53,798
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	3.33	\$1,830	\$15,500	3.33	\$1,830	\$15,500

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	2.00	\$720	\$0	9.33	\$3,976	\$11,116	11.33	\$4,696	\$11,116
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	104.00	\$45,632	\$60,146	NA	NA	NA	104.00	\$45,632	\$60,146
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	85.00	\$42,018	\$55,723	85.00	\$42,018	\$55,723
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	6.00	\$1,604	\$0	276.00	\$131,141	\$227,066	282.00	\$132,745	\$227,066
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$3,710	\$3,147	7.00	\$3,710	\$3,147
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$725	0.00	\$0	\$725
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	5.00	\$1,712	\$0	213.03	\$102,650	\$346,098	218.03	\$104,362	\$346,098
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	5.83	\$1,351	\$0	0.00	(\$607)	\$0	5.83	\$744	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$449	\$0	1.00	\$449	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	2.57	\$11,807	\$0	2.57	\$11,807	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	28.31	\$10,365	\$10,294	28.31	\$10,365	\$10,294
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	32.61	\$12,911	\$24,992	220.90	\$108,578	\$202,977	253.51	\$121,489	\$227,969

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	141.50	\$51,369	\$35,339	141.50	\$51,369	\$35,339
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	223.00	\$110,351	\$249,544	223.00	\$110,351	\$249,544
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	3.00	\$965	\$1,264	7.91	\$3,452	\$2,259	10.91	\$4,417	\$3,523
SOMPO JAPAN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$618	\$0	1.00	\$618	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	16.00	\$4,735	\$2,111	16.00	\$4,735	\$2,111
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	66.50	\$39,456	\$116,353	66.50	\$39,456	\$116,353
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	3132.00	\$1,393,482	\$3,976,315	3132.00	\$1,393,482	\$3,976,315
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	9.33	\$2,638	\$56,894	9.33	\$2,638	\$56,894
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	15.54	\$5,759	\$301	15.54	\$5,759	\$301
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	345.56	\$191,413	\$197,436	345.56	\$191,413	\$197,436
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	128.68	\$66,609	\$175,217	128.68	\$66,609	\$175,217
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$330	\$0	0.92	\$231	\$0	1.92	\$561	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Remainder of Kalamazoo County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WESTFIELD INSURANCE COMPANY	NA	NA	NA	10.00	\$2,582	\$3,344	165.25	\$69,846	\$286,318	175.25	\$72,428	\$289,662
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	3.33	\$900	\$24,793	426.24	\$217,093	\$284,680	429.57	\$217,993	\$309,473
Mean:	10.80	\$4,197	\$7,086	12.68	\$5,076	\$6,526	300.38	\$138,478	\$342,929	296.96	\$136,609	\$336,160
StDev:	15.10	\$5,972	\$9,183	24.56	\$10,891	\$13,828	823.09	\$373,516	\$993,632	815.38	\$369,890	\$982,287
Min:	1.83	\$724	\$0	0.08	\$32	\$0	0.00	(\$3,474)	\$0	0.00	(\$3,474)	\$0
Max:	33.37	\$13,102	\$20,382	104.00	\$45,632	\$60,146	4541.75	\$2,072,048	\$6,415,307	4541.75	\$2,072,048	\$6,415,307

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	43.26	\$14,914	\$7,773	43.26	\$14,914	\$7,773
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	11.00	\$3,053	\$0	239.67	\$96,664	\$250	250.67	\$99,717	\$250
ALLSTATE INSURANCE COMPANY	6.00	\$1,917	\$0	NA	NA	NA	3498.25	\$1,386,552	\$1,600,365	3504.25	\$1,388,469	\$1,600,365
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	8.08	\$3,163	\$0	8.08	\$3,163	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	3.00	\$277	\$0	3.00	\$277	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	1.08	\$1,594	\$0	1.08	\$1,594	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.91	\$385	\$0	0.91	\$385	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,307	0.00	\$0	\$1,307
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	9.83	\$5,101	\$0	9.83	\$5,101	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.08	\$1,033	\$0	1.08	\$1,033	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1.28	\$7,518	\$3,048	1.28	\$7,518	\$3,048
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$302	\$0	25.91	\$11,044	\$1,433	26.91	\$11,346	\$1,433

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$494	\$0	437.00	\$160,384	\$120,489	438.00	\$160,878	\$120,489
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$2,359	\$0	6.00	\$2,359	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.00	\$2,576	\$506	8.00	\$2,576	\$506
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	168.74	\$54,152	\$58,750	168.74	\$54,152	\$58,750
CITIZENS INSURANCE COMPANY OF	9.25	\$4,283	\$2,071	7.50	\$3,439	\$0	5758.75	\$2,402,216	\$1,695,005	5775.50	\$2,409,938	\$1,697,076
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	36.58	\$14,281	\$2,177	36.58	\$14,281	\$2,177
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$21,267	0.00	\$0	\$21,267
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$2,185)	\$33,538	0.00	(\$2,185)	\$33,538
EMCASCO INSURANCE COMPANY	NA	NA	NA	6.08	\$1,971	\$119,380	121.67	\$44,872	\$372,511	127.75	\$46,843	\$491,891
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	0.00	\$282	\$0	114.32	\$41,611	\$40,845	114.32	\$41,893	\$40,845
FARM BUREAU GENERAL INSURANCE	38.50	\$15,659	\$774	96.06	\$38,358	\$18,071	439.00	\$185,733	\$296,139	573.56	\$239,750	\$314,984
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$673	\$0	1.00	\$673	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	448.91	\$239,254	\$255,964	448.91	\$239,254	\$255,964
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	94.24	\$13,880	\$41,038	94.24	\$13,880	\$41,038
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,786	\$0	378.00	\$167,738	\$199,391	382.00	\$169,524	\$199,391
FREMONT MUTUAL INSURANCE	NA	NA	NA	10.99	\$4,221	\$1,445	283.22	\$110,659	\$37,941	294.21	\$114,880	\$39,386
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	91.34	\$51,079	\$1,615	91.34	\$51,079	\$1,615
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	22.23	\$9,170	\$3,803	22.23	\$9,170	\$3,803
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	12.00	\$16,966	\$2,400	12.00	\$16,966	\$2,400
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$228	\$0	4.33	\$4,105	\$0	5.33	\$4,333	\$0
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	11.37	\$3,494	\$8,431	271.93	\$119,912	\$205,000	283.30	\$123,406	\$213,431
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$766	\$0	2.00	\$766	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	99.58	\$30,444	\$16,491	99.58	\$30,444	\$16,491
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	25.26	\$8,446	\$710	25.26	\$8,446	\$710

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	6.00	\$1,755	\$0	1453.75	\$343,654	\$197,936	1459.75	\$345,409	\$197,936
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5732.50	\$2,094,350	\$2,827,709	5732.50	\$2,094,350	\$2,827,709
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	109.29	\$41,925	\$0	109.29	\$41,925	\$0
HORACE MANN INSURANCE COMPANY	NA	NA	NA	2.08	\$517	\$0	34.25	\$11,827	\$2,575	36.33	\$12,344	\$2,575
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	1.83	\$873	\$1,578	1.83	\$873	\$1,578
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	4.00	\$1,487	\$260	154.36	\$69,345	\$90,344	158.36	\$70,832	\$90,604
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	29.00	\$8,828	\$113,552	29.00	\$8,828	\$113,552
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	368.25	\$143,108	\$57,023	368.25	\$143,108	\$57,023
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$439	\$0	14.00	\$5,682	\$16,973	15.00	\$6,121	\$16,973
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$361	\$0	NA	NA	NA	25.00	\$10,581	\$10,106	26.00	\$10,942	\$10,106
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	19.50	\$7,211	\$14,575	30.08	\$13,093	\$11,114	49.58	\$20,304	\$25,689
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	249.59	\$95,300	\$144,118	NA	NA	NA	249.59	\$95,300	\$144,118

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN INSURANCE COMPANY	2.00	\$240	\$0	NA	NA	NA	374.00	\$139,766	\$300,819	376.00	\$140,006	\$300,819
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	20.00	\$7,090	\$3,514	1040.00	\$438,281	\$172,519	1060.00	\$445,371	\$176,033
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$658	\$0	2.00	\$658	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	18.08	\$5,261	\$0	372.43	\$127,343	\$277,046	390.51	\$132,604	\$277,046
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	17.00	\$4,991	\$2,386	339.91	\$130,404	\$132,785	356.91	\$135,395	\$135,171
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$1,502	\$0	1.00	\$1,502	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.17	\$680	\$0	4.00	\$1,938	\$2,408	6.17	\$2,618	\$2,408
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	5.27	\$18,893	\$0	5.27	\$18,893	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.42	\$182	\$0	28.03	\$13,384	\$8,695	29.45	\$13,566	\$8,695
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	19.19	\$5,872	\$1,918	340.01	\$141,534	\$59,851	359.20	\$147,406	\$61,769
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	246.25	\$92,641	\$56,252	246.25	\$92,641	\$56,252
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	646.90	\$313,569	\$276,710	646.90	\$313,569	\$276,710

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	2.00	\$626	\$0	7.42	\$2,686	\$3,427	9.42	\$3,312	\$3,427
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	22.37	\$7,121	\$21,310	22.37	\$7,121	\$21,310
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$290	\$0	1.00	\$290	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$865	\$0	60.00	\$28,127	\$27,529	61.00	\$28,992	\$27,529
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	6047.66	\$2,010,313	\$2,243,419	6047.66	\$2,010,313	\$2,243,419
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	70.66	\$20,453	\$26,405	70.66	\$20,453	\$26,405
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	17.17	\$7,206	\$700	17.17	\$7,206	\$700
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	109.51	\$38,868	\$39,703	109.51	\$38,868	\$39,703
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	82.01	\$27,750	\$15,910	82.01	\$27,750	\$15,910
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	0.75	(\$106)	\$0	NA	NA	NA	0.75	(\$106)	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	2.33	\$1,128	\$0	8.58	\$3,965	\$0	10.92	\$5,093	\$0
WESTFIELD INSURANCE COMPANY	NA	NA	NA	3.00	\$854	\$0	227.33	\$71,222	\$164,317	230.33	\$72,076	\$164,317

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Lansing City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	1.00	\$691	\$0	52.08	\$24,372	\$1,460	53.08	\$25,063	\$1,460
Mean:	11.35	\$4,492	\$569	17.93	\$6,637	\$10,831	432.60	\$163,562	\$171,548	428.65	\$162,025	\$171,190
StDev:	15.53	\$6,452	\$904	48.01	\$18,453	\$33,940	1236.47	\$462,011	\$495,190	1221.66	\$456,669	\$489,669
Min:	1.00	\$240	\$0	0.00	(\$106)	\$0	0.00	(\$2,185)	\$0	0.00	(\$2,185)	\$0
Max:	38.50	\$15,659	\$2,071	249.59	\$95,300	\$144,118	6047.66	\$2,402,216	\$2,827,709	6047.66	\$2,409,938	\$2,827,709

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$737	\$2,758	2.00	\$737	\$2,758
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	56.02	\$24,454	\$3,806	56.02	\$24,454	\$3,806
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	7.00	\$2,385	\$0	451.00	\$205,438	\$37,315	458.00	\$207,823	\$37,315
ALLSTATE INSURANCE COMPANY	5.91	\$1,585	\$0	NA	NA	NA	8819.91	\$3,675,728	\$3,738,296	8825.82	\$3,677,313	\$3,738,296
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	18.25	\$7,127	\$838	18.25	\$7,127	\$838
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	4.30	\$4,366	\$0	4.30	\$4,366	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	2.00	\$759	\$0	41.92	\$20,680	\$157,770	43.92	\$21,439	\$157,770
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.95	\$13,115	\$0	6.95	\$13,115	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$651	0.00	\$0	\$651
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$472)	\$9,775	0.00	(\$472)	\$9,775
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$240	\$0	91.09	\$58,416	\$25,054	92.09	\$58,656	\$25,054
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	15.08	\$9,796	\$2,170	15.08	\$9,796	\$2,170

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	12.44	\$19,894	\$1,919	12.44	\$19,894	\$1,919
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$602	\$0	17.06	\$10,418	\$2,672	18.06	\$11,020	\$2,672
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	5.91	\$2,607	\$8,239	1468.41	\$659,334	\$476,241	1474.32	\$661,941	\$484,480
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$300	\$0	12.50	\$5,111	\$5,785	13.50	\$5,411	\$5,785
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	1.00	\$237	\$0	12.17	\$5,741	\$0	13.17	\$5,978	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	164.50	\$35,532	\$48,569	164.50	\$35,532	\$48,569
CITIZENS INSURANCE COMPANY OF	6.00	\$3,313	\$0	10.00	\$3,507	\$2,912	10151.92	\$5,117,146	\$3,023,756	10167.92	\$5,123,966	\$3,026,668
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	29.91	\$14,203	\$3,405	29.91	\$14,203	\$3,405
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$1,237	0.00	\$0	\$82,462	0.00	\$0	\$83,699
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$1,152)	\$69,102	0.00	(\$1,152)	\$69,102
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$633	\$0	185.07	\$81,494	\$54,750	186.07	\$82,127	\$54,750
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	3.67	\$1,631	\$0	242.32	\$100,513	\$55,530	245.99	\$102,144	\$55,530

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	62.30	\$25,727	\$7,146	168.04	\$76,617	\$205,298	3748.80	\$1,757,268	\$1,209,973	3979.14	\$1,859,612	\$1,422,417
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$205)	\$703	0.00	(\$205)	\$703
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.50	\$306	\$0	0.50	\$306	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1473.08	\$922,645	\$873,463	1473.08	\$922,645	\$873,463
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	91.66	\$16,636	\$34,990	91.66	\$16,636	\$34,990
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1310.00	\$732,433	\$803,583	1310.00	\$732,433	\$803,583
FREMONT MUTUAL INSURANCE	NA	NA	NA	24.06	\$10,687	\$2,159	735.10	\$354,607	\$187,875	759.16	\$365,294	\$190,034
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	94.52	\$62,684	\$25,232	94.52	\$62,684	\$25,232
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	80.81	\$36,464	\$16,712	80.81	\$36,464	\$16,712
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	14.15	\$22,551	\$6,695	14.15	\$22,551	\$6,695
HAMILTON MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,013	\$0	441.93	\$199,306	\$133,469	444.93	\$200,319	\$133,469
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	1.00	\$483	\$0	323.01	\$152,865	\$100,357	324.01	\$153,348	\$100,357

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.50	\$2,042	\$609	3.50	\$2,042	\$609
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	194.24	\$72,101	\$59,091	194.24	\$72,101	\$59,091
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	42.75	\$17,982	\$2,104	42.75	\$17,982	\$2,104
HASTINGS MUTUAL INSURANCE	NA	NA	NA	32.00	\$11,659	\$150	1669.16	\$559,947	\$179,036	1701.16	\$571,606	\$179,186
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	19.00	\$6,138	\$5,935	14168.41	\$6,526,694	\$6,912,756	14187.41	\$6,532,832	\$6,918,691
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	170.75	\$78,486	\$95,814	170.75	\$78,486	\$95,814
HORACE MANN INSURANCE COMPANY	2.00	\$846	\$0	6.00	\$2,040	\$701	81.92	\$31,289	\$12,053	89.92	\$34,175	\$12,754
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	1.00	\$612	\$0	1.00	\$612	\$0
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.08	\$1,309	\$1,473	3.08	\$1,891	\$0	5.16	\$3,200	\$1,473
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	7.33	\$3,010	\$1,750	632.52	\$265,974	\$472,500	639.85	\$268,984	\$474,250
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	130.00	\$41,342	\$353,775	130.00	\$41,342	\$353,775
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$747)	\$0	0.00	(\$747)	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	881.58	\$386,907	\$123,777	881.58	\$386,907	\$123,777
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$1,523	\$8,836	5.00	\$1,523	\$8,836
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$426	\$399	21.00	\$11,317	\$0	22.00	\$11,743	\$399
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	25.17	\$12,525	\$8,238	25.17	\$12,525	\$8,238
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	12.75	\$5,779	\$3,547	124.25	\$65,019	\$70,268	137.00	\$70,798	\$73,815
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	490.83	\$204,851	\$628,410	NA	NA	NA	490.83	\$204,851	\$628,410
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	339.00	\$174,223	\$38,127	339.00	\$174,223	\$38,127
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	11.00	\$4,186	\$940	1812.00	\$875,570	\$658,236	1823.00	\$879,756	\$659,176
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$3,164	\$0	4.00	\$3,164	\$0
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$388	\$3,160	1.00	\$388	\$3,160
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	12.59	\$5,330	\$250	705.99	\$304,124	\$375,101	718.58	\$309,454	\$375,351
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	31.50	\$10,119	\$6,460	606.58	\$280,385	\$204,357	638.08	\$290,504	\$210,817

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	3.33	\$1,812	\$4,973	3.33	\$1,812	\$4,973
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$8,471	\$0	3.00	\$8,471	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	3.35	\$674	\$0	105.33	\$46,026	\$25,063	108.68	\$46,700	\$25,063
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	32.88	\$12,234	\$17,009	944.61	\$490,349	\$680,439	977.49	\$502,583	\$697,448
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	125.25	\$48,271	\$6,909	125.25	\$48,271	\$6,909
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	406.50	\$215,622	\$285,453	406.50	\$215,622	\$285,453
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	4.00	\$1,367	\$1,550	17.91	\$8,810	\$346	21.91	\$10,177	\$1,896
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	80.38	\$30,891	\$12,390	80.38	\$30,891	\$12,390
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$275	\$0	89.50	\$65,041	\$35,935	90.50	\$65,316	\$35,935
STATE FARM FIRE AND CASUALTY	1.00	\$165	\$0	NA	NA	NA	8255.41	\$3,294,486	\$3,836,598	8256.41	\$3,294,651	\$3,836,598
STATE FARM GENERAL INSURANCE	0.00	\$0	\$6,832	NA	NA	NA	70.66	\$21,221	\$20,489	70.66	\$21,221	\$27,321
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	19.25	\$7,690	\$0	19.25	\$7,690	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Remainder of Clinton, Eaton and Ingham Counties

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	605.82	\$313,134	\$292,931	605.82	\$313,134	\$292,931
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	272.19	\$131,103	\$156,052	272.19	\$131,103	\$156,052
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	4.91	(\$35)	\$0	NA	NA	NA	4.91	(\$35)	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$324	\$0	24.08	\$11,930	\$6,038	25.08	\$12,254	\$6,038
WESTFIELD INSURANCE COMPANY	NA	NA	NA	7.58	\$2,414	\$0	279.50	\$139,952	\$86,312	287.08	\$142,366	\$86,312
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	293.41	\$137,020	\$44,714	293.41	\$137,020	\$44,714
Mean:	12.87	\$5,273	\$2,330	27.59	\$11,327	\$26,922	833.36	\$381,707	\$345,634	824.66	\$377,118	\$348,340
StDev:	24.35	\$10,093	\$3,610	88.20	\$37,196	\$113,688	2389.74	\$1,090,671	\$1,042,139	2367.00	\$1,080,108	\$1,032,973
Min:	0.00	\$0	\$0	0.00	(\$35)	\$0	0.00	(\$1,152)	\$0	0.00	(\$1,152)	\$0
Max:	62.30	\$25,727	\$7,146	490.83	\$204,851	\$628,410	14168.41	\$6,526,694	\$6,912,756	14187.41	\$6,532,832	\$6,918,691

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	22.89	\$8,710	\$1,933	22.89	\$8,710	\$1,933
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	12.50	\$4,263	\$0	674.17	\$307,933	\$39,812	686.67	\$312,196	\$39,812
ALLSTATE INSURANCE COMPANY	25.16	\$10,198	\$0	NA	NA	NA	1159.58	\$528,146	\$842,333	1184.74	\$538,344	\$842,333
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	7.75	\$3,083	\$5,798	7.75	\$3,083	\$5,798
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	1.00	\$1,194	\$0	1.00	\$1,194	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.67	\$2,303	\$1,915	5.67	\$2,303	\$1,915
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	18.17	\$11,814	\$8,626	18.17	\$11,814	\$8,626
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.66	\$687	\$0	1.66	\$687	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$8,350	0.00	\$0	\$8,350
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$352	\$0	NA	NA	NA	1.00	\$352	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	29.15	\$23,069	\$36,449	29.15	\$23,069	\$36,449
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	199.41	\$94,394	\$226,973	199.41	\$94,394	\$226,973

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.25	\$598	\$0	180.00	\$73,455	\$142,300	181.25	\$74,053	\$142,300
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	9.58	\$2,840	\$7,289	119.42	\$44,981	\$56,888	129.00	\$47,821	\$64,177
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.08	\$3,999	\$10,493	7.08	\$3,999	\$10,493
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$369	\$0	1.00	\$369	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2429.54	\$992,826	\$979,687	2429.54	\$992,826	\$979,687
CITIZENS INSURANCE COMPANY OF	2.00	\$643	\$0	4.00	\$2,040	\$0	1832.42	\$863,066	\$611,733	1838.42	\$865,749	\$611,733
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.00	\$6,587	\$1,543	18.00	\$6,587	\$1,543
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$9,039	0.00	\$0	\$9,039
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.55	\$194	\$0	0.55	\$194	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	21.67	\$8,458	\$5,005	104.49	\$40,783	\$49,048	126.16	\$49,241	\$54,053
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	5.00	\$1,652	\$0	27.92	\$12,162	\$23,596	32.92	\$13,814	\$23,596
FARM BUREAU GENERAL INSURANCE	72.69	\$31,834	\$106,836	88.93	\$39,425	\$160,641	268.58	\$121,693	\$48,322	430.20	\$192,952	\$315,799

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	322.32	\$187,746	\$186,967	322.32	\$187,746	\$186,967
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	27.00	\$8,466	\$4,638	27.00	\$8,466	\$4,638
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	10.00	\$4,172	\$1,067	322.00	\$147,049	\$117,949	332.00	\$151,221	\$119,016
FREMONT MUTUAL INSURANCE	NA	NA	NA	12.56	\$4,945	\$0	545.00	\$217,193	\$166,323	557.56	\$222,138	\$166,323
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	3.00	\$2,407	\$0	3.00	\$2,407	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	4.00	\$2,115	\$0	4.00	\$2,115	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	6.56	\$3,122	\$0	6.56	\$3,122	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	8.56	\$15,118	\$495	8.56	\$15,118	\$495
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$349	\$2,402	86.00	\$38,329	\$32,228	87.00	\$38,678	\$34,630
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	23.58	\$11,255	\$9,676	29.29	\$15,800	\$10,997	52.87	\$27,055	\$20,674
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$391	\$0	12.42	\$7,086	\$11,539	13.42	\$7,477	\$11,539
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$295	\$0	136.58	\$51,077	\$20,258	137.58	\$51,372	\$20,258

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	2.00	\$824	\$0	198.75	\$81,838	\$149,157	200.75	\$82,662	\$149,157
HASTINGS MUTUAL INSURANCE	NA	NA	NA	17.58	\$5,057	\$0	532.66	\$155,021	\$146,899	550.24	\$160,078	\$146,899
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$353	\$0	1571.25	\$632,746	\$744,401	1572.25	\$633,099	\$744,401
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	131.37	\$60,683	\$10,732	131.37	\$60,683	\$10,732
HORACE MANN INSURANCE COMPANY	6.00	\$1,649	\$0	14.75	\$4,906	\$27,937	977.67	\$333,127	\$656,100	998.42	\$339,682	\$684,037
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.00	\$1,152	\$0	1.00	\$469	\$0	3.00	\$1,621	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	11.00	\$4,920	\$1,186	11.00	\$4,920	\$1,186
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	29.00	\$10,980	\$19,741	29.00	\$10,980	\$19,741
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$246)	\$0	0.00	(\$246)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	597.16	\$255,091	\$322,598	597.16	\$255,091	\$322,598
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$1,270	\$0	3.00	\$1,270	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	11.00	\$5,323	\$16,854	11.00	\$5,323	\$16,854

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	6.00	\$2,946	\$3,851	4.33	\$1,734	\$0	48.33	\$25,299	\$6,822	58.66	\$29,979	\$10,673
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	38.83	\$17,956	\$24,397	9.00	\$5,059	\$1,387	47.83	\$23,015	\$25,784
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1685.00	\$713,119	\$1,373,796	NA	NA	NA	1685.00	\$713,119	\$1,373,796
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	54.00	\$24,166	\$13,518	54.00	\$24,166	\$13,518
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	3.00	\$826	\$0	647.00	\$299,551	\$111,356	650.00	\$300,377	\$111,356
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	34.25	\$11,128	\$62,921	851.91	\$356,279	\$938,547	886.16	\$367,407	\$1,001,468
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$300	\$0	7.00	\$2,063	\$2,401	35.93	\$15,452	\$302	43.93	\$17,815	\$2,703
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	3.58	\$2,204	\$559	3.00	\$1,498	\$1,384	6.58	\$3,702	\$1,942
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,708	\$0	1.00	\$2,708	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$308	\$0	2.80	\$1,443	\$1,930	3.80	\$1,751	\$1,930
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	28.43	\$9,795	\$5,746	99.78	\$45,283	\$63,146	128.21	\$55,079	\$68,892
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	169.00	\$77,797	\$61,277	169.00	\$77,797	\$61,277

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	195.64	\$78,049	\$284,850	195.64	\$78,049	\$284,850
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	5.00	\$1,832	\$7,641	5.00	\$2,170	\$0	10.00	\$4,002	\$7,641
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	7.82	\$1,339	\$0	7.82	\$1,339	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	1.00	\$822	\$91,687	1.00	\$822	\$91,687
STATE FARM FIRE AND CASUALTY	2.00	\$511	\$0	NA	NA	NA	7287.00	\$3,141,445	\$4,101,943	7289.00	\$3,141,956	\$4,101,943
STATE FARM GENERAL INSURANCE	1.00	\$305	\$342	NA	NA	NA	74.41	\$29,494	\$82,630	75.41	\$29,799	\$82,972
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	13.03	\$5,354	\$1,675	13.03	\$5,354	\$1,675
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	29.59	\$13,360	\$4,466	29.59	\$13,360	\$4,466
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.92	\$6,260	\$10,394	18.92	\$6,260	\$10,394
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	1.00	\$86	\$0	NA	NA	NA	1.00	\$86	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	4.83	\$3,020	\$6,412	3.25	\$1,755	\$0	8.08	\$4,775	\$6,412
WESTFIELD INSURANCE COMPANY	NA	NA	NA	12.08	\$3,162	\$0	175.75	\$72,663	\$53,604	187.83	\$75,825	\$53,604

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Saginaw City

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	14.33	\$6,897	\$1,088	14.33	\$6,897	\$1,088
Mean:	14.48	\$6,048	\$13,879	64.34	\$26,893	\$53,059	320.32	\$137,033	\$165,084	336.95	\$143,853	\$183,080
StDev:	24.85	\$10,935	\$37,584	296.24	\$125,448	\$242,878	956.07	\$410,918	\$528,294	951.74	\$408,752	\$538,341
Min:	1.00	\$300	\$0	1.00	\$86	\$0	0.00	(\$246)	\$0	0.00	(\$246)	\$0
Max:	72.69	\$31,834	\$106,836	1685.00	\$713,119	\$1,373,796	7287.00	\$3,141,445	\$4,101,943	7289.00	\$3,141,956	\$4,101,943

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	13.19	\$6,617	\$142	13.19	\$6,617	\$142
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	6.00	\$1,916	\$0	653.40	\$300,508	\$23,341	659.40	\$302,424	\$23,341
ALLSTATE INSURANCE COMPANY	21.33	\$8,825	\$273	NA	NA	NA	2247.83	\$1,012,911	\$916,462	2269.16	\$1,021,736	\$916,735
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	2.41	\$911	\$225	2.41	\$911	\$225
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	0.20	\$146	\$0	61.90	\$27,177	\$0	62.10	\$27,323	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	6.33	\$2,829	\$1,641	6.33	\$2,829	\$1,641
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.78	\$533	\$0	1.78	\$533	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$453)	\$6,592	0.00	(\$453)	\$6,592
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	10.25	\$5,486	\$0	10.25	\$5,486	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	4.99	\$4,036	\$0	4.99	\$4,036	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	49.88	\$24,023	\$70,165	49.88	\$24,023	\$70,165
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$576	\$0	212.08	\$97,068	\$58,815	213.08	\$97,644	\$58,815

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	2.00	\$693	\$0	11.08	\$4,922	\$1,305	13.08	\$5,615	\$1,305
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$472	\$0	1.00	\$472	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$931	\$2,374	2.00	\$931	\$2,374
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1641.70	\$866,615	\$1,254,627	1641.70	\$866,615	\$1,254,627
CITIZENS INSURANCE COMPANY OF	NA	NA	NA	3.58	\$2,477	\$0	1276.50	\$625,444	\$392,747	1280.08	\$627,921	\$392,747
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.25	\$2,290	\$0	5.25	\$2,290	\$0
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$13,284	0.00	\$0	\$13,284
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$1,017)	\$22,284	0.00	(\$1,017)	\$22,284
EMCASCO INSURANCE COMPANY	NA	NA	NA	9.00	\$3,432	\$1,669	73.34	\$29,673	\$143,838	82.34	\$33,105	\$145,507
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	2.00	\$584	\$2,384	22.50	\$9,742	\$0	24.50	\$10,326	\$2,384
FARM BUREAU GENERAL INSURANCE	61.52	\$21,154	\$14,535	164.80	\$61,528	\$74,882	2264.06	\$971,726	\$710,339	2490.38	\$1,054,408	\$799,756
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,198	\$21,000	1.00	\$2,198	\$21,000

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$62)	\$0	0.00	(\$62)	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	275.91	\$177,655	\$100,291	275.91	\$177,655	\$100,291
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	18.00	\$7,603	\$7,002	3087.00	\$1,569,953	\$1,638,096	3105.00	\$1,577,556	\$1,645,098
FREMONT MUTUAL INSURANCE	NA	NA	NA	4.08	\$1,832	\$0	256.15	\$116,901	\$38,334	260.23	\$118,733	\$38,334
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	29.63	\$18,218	\$0	29.63	\$18,218	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,353	\$0	3.00	\$1,353	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	0.78	\$742	\$0	0.78	\$742	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	24.83	\$9,647	\$1,295	24.83	\$9,647	\$1,295
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	2.00	\$957	\$1,463	22.71	\$11,279	\$2,302	24.71	\$12,236	\$3,765
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$3,247	\$2,870	6.00	\$3,247	\$2,870
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	142.99	\$51,516	\$21,537	142.99	\$51,516	\$21,537
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$403	\$0	105.08	\$50,049	\$41,372	106.08	\$50,452	\$41,372

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	26.58	\$5,844	\$1,675	499.00	\$173,158	\$179,300	525.58	\$179,002	\$180,975
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	0.16	\$77	\$0	3821.33	\$1,754,255	\$1,038,087	3821.49	\$1,754,332	\$1,038,087
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	56.18	\$27,699	\$0	56.18	\$27,699	\$0
HORACE MANN INSURANCE COMPANY	5.00	\$1,361	\$929	5.17	\$1,801	\$0	300.00	\$106,863	\$124,089	310.17	\$110,025	\$125,018
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.00	\$688	\$0	126.26	\$54,257	\$30,679	128.26	\$54,945	\$30,679
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	79.00	\$29,724	\$51,099	79.00	\$29,724	\$51,099
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	234.16	\$93,890	\$145,125	234.16	\$93,890	\$145,125
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	5.00	\$2,655	\$854	5.00	\$2,655	\$854
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	29.50	\$14,846	\$9,631	29.50	\$14,846	\$9,631
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	36.66	\$12,085	\$8,874	93.16	\$40,008	\$54,546	129.82	\$52,093	\$63,420
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	138.00	\$66,276	\$39,017	NA	NA	NA	138.00	\$66,276	\$39,017
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	121.00	\$59,868	\$21,622	121.00	\$59,868	\$21,622

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	273.00	\$132,900	\$93,684	273.00	\$132,900	\$93,684
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	8.54	\$5,038	\$0	8.54	\$5,038	\$0
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$392	\$0	1.00	\$392	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	10.25	\$3,592	\$200	955.61	\$395,355	\$670,997	965.86	\$398,947	\$671,197
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	2.00	\$387	\$0	21.17	\$9,784	\$4,635	23.17	\$10,171	\$4,635
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	3.75	\$1,200	\$982	3.08	\$1,310	\$0	6.83	\$2,510	\$982
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,710	\$0	1.00	\$1,710	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$561	\$0	27.96	\$18,881	\$50,181	28.96	\$19,442	\$50,181
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	58.96	\$20,790	\$2,346	868.11	\$439,709	\$310,979	927.07	\$460,499	\$313,324
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	97.75	\$44,068	\$724	97.75	\$44,068	\$724
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	216.50	\$107,554	\$45,023	216.50	\$107,554	\$45,023
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	329.08	\$153,134	\$97,754	329.08	\$153,134	\$97,754

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	3.08	\$1,032	\$0	3.17	\$1,149	\$358	6.25	\$2,181	\$358
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	14.91	\$6,410	\$7,991	14.91	\$6,410	\$7,991
STATE AUTOMOBILE MUTUAL	NA	NA	NA	0.00	(\$382)	\$14,669	3.00	\$2,830	\$80,231	3.00	\$2,448	\$94,900
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	2909.75	\$1,395,869	\$1,286,836	2909.75	\$1,395,869	\$1,286,836
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	16.58	\$6,424	\$7,931	16.58	\$6,424	\$7,931
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	5.39	\$2,504	\$0	5.39	\$2,504	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	125.68	\$60,335	\$32,506	125.68	\$60,335	\$32,506
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	36.42	\$15,363	\$465	36.42	\$15,363	\$465
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	2.00	\$621	\$0	12.08	\$4,378	\$3,699	14.08	\$4,999	\$3,699
WESTFIELD INSURANCE COMPANY	0.00	\$15	\$0	3.00	\$907	\$0	268.83	\$130,929	\$61,860	271.83	\$131,851	\$61,860
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	77.33	\$36,761	\$13,144	77.33	\$36,761	\$13,144

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Remainder of Saginaw County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	21.96	\$7,839	\$3,934	18.75	\$7,319	\$5,747	345.10	\$161,931	\$141,562	348.61	\$162,875	\$141,975
StDev:	27.90	\$9,686	\$7,078	40.62	\$16,927	\$15,934	779.00	\$369,255	\$335,975	784.45	\$370,426	\$336,516
Min:	0.00	\$15	\$0	0.00	(\$382)	\$0	0.00	(\$1,017)	\$0	0.00	(\$1,017)	\$0
Max:	61.52	\$21,154	\$14,535	164.80	\$66,276	\$74,882	3821.33	\$1,754,255	\$1,638,096	3821.49	\$1,754,332	\$1,645,098

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.17	\$1,311	\$35,422	1.17	\$1,311	\$35,422
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$5,059	\$1,644	4.00	\$5,059	\$1,644
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	439.56	\$414,538	\$189,753	439.56	\$414,538	\$189,753
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	7.00	\$2,739	\$0	970.33	\$641,539	\$37,366	977.33	\$644,278	\$37,366
ALLSTATE INSURANCE COMPANY	181.00	\$73,525	\$67,419	NA	NA	NA	54005.66	\$23,732,934	\$20,806,520	54186.66	\$23,806,459	\$20,873,939
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	58.33	\$22,822	\$5,344	58.33	\$22,822	\$5,344
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	34.10	\$18,432	\$0	1440.80	\$661,591	\$0	1474.90	\$680,023	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	4.00	\$1,875	\$3,025	458.00	\$348,977	\$622,948	462.00	\$350,852	\$625,973
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	375.64	\$632,305	\$735,807	375.64	\$632,305	\$735,807
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	10.33	\$4,124	\$6,441	10.33	\$4,124	\$6,441
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	0.17	(\$1)	\$0	0.00	(\$4,546)	\$164,158	0.17	(\$4,547)	\$164,158
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	11.00	\$4,503	\$115	11.00	\$4,503	\$115

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$573	\$0	1.00	\$573	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$3,160	\$0	956.99	\$859,399	\$718,389	961.99	\$862,559	\$718,389
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	67.00	\$42,018	\$10,238	67.00	\$42,018	\$10,238
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1310.37	\$1,907,957	\$1,629,107	1310.37	\$1,907,957	\$1,629,107
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	31.53	\$21,544	\$2,849	515.58	\$321,761	\$378,347	547.10	\$343,305	\$381,196
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	20.33	\$9,362	\$2,402	1253.00	\$716,127	\$887,948	1273.33	\$725,489	\$890,350
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$1,743	\$0	229.25	\$106,086	\$29,043	234.25	\$107,829	\$29,043
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	1.00	\$234	\$0	32.00	\$17,639	\$3,117	33.00	\$17,873	\$3,117
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	12.25	\$6,725	\$14,709	12.25	\$6,725	\$14,709
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1146.85	\$773,441	\$1,523,986	1146.85	\$773,441	\$1,523,986
CITIZENS INSURANCE COMPANY OF	5.50	\$5,161	\$0	44.83	\$30,397	\$11,003	23411.58	\$17,105,301	\$9,549,973	23461.92	\$17,140,859	\$9,560,976
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	533.33	\$296,178	\$105,770	533.33	\$296,178	\$105,770

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$21,477	0.00	\$0	\$21,477
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$98,429)	\$2,405,067	0.00	(\$98,429)	\$2,405,067
EMCASCO INSURANCE COMPANY	NA	NA	NA	24.02	\$7,718	\$16,136	686.68	\$323,589	\$665,522	710.70	\$331,307	\$681,658
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	10.33	\$4,119	\$1,975	393.43	\$196,077	\$173,138	403.76	\$200,196	\$175,113
FARM BUREAU GENERAL INSURANCE	48.41	\$23,642	\$3,092	142.48	\$72,832	\$24,018	5648.97	\$3,183,843	\$3,402,359	5839.86	\$3,280,317	\$3,429,469
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	89.94	\$246,351	\$1,006,001	89.94	\$246,351	\$1,006,001
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$28,501	0.00	\$0	\$28,501
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	8.42	\$11,137	\$272,443	8.42	\$11,137	\$272,443
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	17906.16	\$13,126,364	\$9,827,599	17906.16	\$13,126,364	\$9,827,599
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	13.31	\$16,978	\$6,108	13.31	\$16,978	\$6,108
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	194.33	\$64,965	\$359,802	194.33	\$64,965	\$359,802
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	18.00	\$10,191	\$4,015	7909.00	\$6,190,012	\$8,232,050	7927.00	\$6,200,203	\$8,236,065

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FREMONT MUTUAL INSURANCE	NA	NA	NA	2.00	\$1,106	\$0	484.93	\$303,423	\$306,244	486.93	\$304,529	\$306,244
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	3052.35	\$2,653,187	\$1,033,884	3052.35	\$2,653,187	\$1,033,884
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3.00	\$1,532	\$0	3.00	\$1,532	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	1.00	\$534	\$0	24.26	\$18,227	\$25,715	25.26	\$18,761	\$25,715
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	812.04	\$555,359	\$559,433	812.04	\$555,359	\$559,433
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	695.32	\$1,794,153	\$2,112,843	695.32	\$1,794,153	\$2,112,843
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$29	\$0	242.18	\$127,030	\$87,841	243.18	\$127,059	\$87,841
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	6.24	\$3,419	\$0	515.07	\$364,510	\$231,618	521.31	\$367,929	\$231,618
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.33	\$462	\$0	68.17	\$42,370	\$15,387	69.50	\$42,832	\$15,387
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	4.00	\$1,738	\$0	2313.00	\$1,120,964	\$691,972	2317.00	\$1,122,702	\$691,972
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	13.00	\$6,826	\$505	1526.00	\$791,922	\$689,741	1539.00	\$798,748	\$690,246
HASTINGS MUTUAL INSURANCE	NA	NA	NA	31.83	\$10,900	\$4,573	2969.58	\$959,556	\$1,083,251	3001.41	\$970,456	\$1,087,824

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$768	\$0	16540.33	\$10,497,177	\$13,734,932	16542.33	\$10,497,945	\$13,734,932
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3307.93	\$1,956,162	\$536,142	3307.93	\$1,956,162	\$536,142
HORACE MANN INSURANCE COMPANY	5.00	\$1,612	\$0	23.75	\$8,648	\$5,220	1707.58	\$682,894	\$725,601	1736.33	\$693,154	\$730,821
JEFFERSON INSURANCE COMPANY	NA	NA	NA	8.58	\$5,303	\$0	21.25	\$12,818	\$4,904	29.83	\$18,121	\$4,904
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	6.00	\$2,185	\$24,170	3874.22	\$2,371,946	\$3,404,268	3880.22	\$2,374,131	\$3,428,438
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	244.00	\$148,249	\$394,742	244.00	\$148,249	\$394,742
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,475	0.00	\$0	\$3,475
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6235.33	\$3,221,793	\$3,002,610	6235.33	\$3,221,793	\$3,002,610
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	13.00	\$7,188	\$0	13.00	\$7,188	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	13.00	\$9,188	\$3,143	13.00	\$9,188	\$3,143
METROPOLITAN GROUP PROPERTY AND	1.00	\$504	\$935	11.00	\$6,681	\$0	3564.00	\$2,380,905	\$2,184,706	3576.00	\$2,388,090	\$2,185,641
METROPOLITAN PROPERTY AND CASUALTY	2.00	\$1,207	\$0	4.00	\$2,502	\$0	270.17	\$190,061	\$180,074	276.17	\$193,770	\$180,074

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	164.08	\$59,350	\$58,346	2171.83	\$1,242,348	\$3,322,879	2335.91	\$1,301,698	\$3,381,225
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	2101.92	\$1,072,293	\$1,834,940	NA	NA	NA	2101.92	\$1,072,293	\$1,834,940
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	418.00	\$286,869	\$362,850	418.00	\$286,869	\$362,850
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	25.00	\$13,975	\$542	2620.00	\$1,578,559	\$1,519,372	2645.00	\$1,592,534	\$1,519,914
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$647	\$0	1.00	\$647	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	1035.86	\$785,201	\$194,701	1035.86	\$785,201	\$194,701
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	11.83	\$6,576	\$7,332	11.83	\$6,576	\$7,332
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	15.75	\$5,781	\$0	1223.46	\$806,326	\$973,061	1239.21	\$812,107	\$973,061
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$356	\$0	182.84	\$60,027	\$33,613	7749.72	\$4,657,777	\$5,242,379	7933.56	\$4,718,160	\$5,275,992
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$72)	\$0	0.00	(\$72)	\$0
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.08	\$78	\$0	0.08	\$78	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	15.00	\$8,990	\$50	44.42	\$28,316	\$8,213	59.42	\$37,306	\$8,263

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	122.36	\$302,319	\$244,264	122.36	\$302,319	\$244,264
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	9.16	\$11,753	(\$42,654)	9.16	\$11,753	(\$42,654)
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	11.08	\$9,236	\$1,000	11.08	\$9,236	\$1,000
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	31.13	\$13,696	\$1,322	2543.24	\$1,498,250	\$1,133,249	2574.37	\$1,511,946	\$1,134,571
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	563.16	\$263,971	\$34,147	563.16	\$263,971	\$34,147
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	2295.33	\$1,342,114	\$816,632	2295.33	\$1,342,114	\$816,632
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	9468.74	\$6,431,193	\$10,541,862	9468.74	\$6,431,193	\$10,541,862
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	23.08	\$11,284	\$256	59.17	\$42,737	\$32,666	82.25	\$54,021	\$32,922
SOMPO JAPAN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3.00	\$2,588	\$0	3.00	\$2,588	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	78.24	\$37,443	\$49,877	78.24	\$37,443	\$49,877
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$653	\$0	1.00	\$653	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.50	\$640	\$825	465.20	\$434,927	\$538,468	466.70	\$435,567	\$539,293

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	1.00	\$377	\$0	NA	NA	NA	62765.91	\$36,857,944	\$40,250,028	62766.91	\$36,858,321	\$40,250,028
STATE FARM GENERAL INSURANCE	2.00	\$807	\$0	NA	NA	NA	324.58	\$132,485	\$301,286	326.58	\$133,292	\$301,286
TOKIO MARINE AND FIRE INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$804	\$0	1.00	\$804	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	1.00	\$319	\$0	402.48	\$203,542	\$209,377	403.48	\$203,861	\$209,377
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	2638.78	\$1,731,810	\$2,255,554	2638.78	\$1,731,810	\$2,255,554
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1754.09	\$985,287	\$890,680	1754.09	\$985,287	\$890,680
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	30.16	\$8,723	\$0	NA	NA	NA	30.16	\$8,723	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	9.58	\$4,404	\$0	502.33	\$318,755	\$397,053	511.92	\$323,159	\$397,053
WESTFIELD INSURANCE COMPANY	0.00	\$94	\$0	2.00	\$518	\$0	1064.50	\$696,072	\$1,340,566	1066.50	\$696,684	\$1,340,566
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	15.75	\$12,731	\$2,201	15.75	\$12,731	\$2,201
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	0.08	\$175	\$0	145.58	\$99,132	\$103,534	145.66	\$99,307	\$103,534

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Oakland County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	24.69	\$10,729	\$7,145	73.02	\$35,610	\$48,328	2893.57	\$1,751,594	\$1,780,638	2867.53	\$1,731,591	\$1,765,269
StDev:	56.84	\$23,204	\$21,201	323.33	\$164,692	\$282,630	9101.36	\$5,091,048	\$5,135,832	9022.47	\$5,045,173	\$5,087,644
Min:	0.00	\$94	\$0	0.08	(\$1)	\$0	0.00	(\$98,429)	\$0	0.00	(\$98,429)	(\$42,654)
Max:	181.00	\$73,525	\$67,419	2101.92	\$1,072,293	\$1,834,940	62765.91	\$36,857,944	\$40,250,028	62766.91	\$36,858,321	\$40,250,028

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	17.10	\$5,900	\$11,694	17.10	\$5,900	\$11,694
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	2.00	\$562	\$0	77.34	\$32,816	\$75	79.34	\$33,378	\$75
ALLSTATE INSURANCE COMPANY	9.00	\$3,744	\$1,170	NA	NA	NA	738.83	\$324,528	\$290,351	747.83	\$328,272	\$291,521
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,168	\$0	3.00	\$1,168	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	134.50	\$29,322	\$0	134.50	\$29,322	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	12.58	\$5,926	\$0	12.58	\$5,926	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2.67	\$1,163	\$0	2.67	\$1,163	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$195)	\$1,215	0.00	(\$195)	\$1,215
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.67	\$1,312	\$0	2.67	\$1,312	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.00	\$157	\$0	1.00	\$157	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	0.11	\$607	\$0	0.11	\$607	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	17.42	\$7,768	\$5,449	17.42	\$7,768	\$5,449

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	155.00	\$62,414	\$95,934	155.00	\$62,414	\$95,934
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$2,968	\$0	7.00	\$2,968	\$0
BROTHERHOOD MUTUAL INSURANCE	1.00	\$231	\$0	NA	NA	NA	1.33	\$700	\$0	2.33	\$931	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$440	\$0	1.00	\$440	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1906.87	\$702,833	\$1,045,849	1906.87	\$702,833	\$1,045,849
CITIZENS INSURANCE COMPANY OF	1.00	\$779	\$0	3.00	\$1,488	\$50	1285.67	\$618,433	\$434,072	1289.67	\$620,700	\$434,122
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$1,804	\$0	2.00	\$1,804	\$0
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.46	\$102	\$0	0.46	\$102	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	4.51	\$1,682	\$4,990	132.66	\$48,287	\$39,579	137.17	\$49,969	\$44,569
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	3.17	\$636	\$0	55.84	\$21,182	\$32,168	59.01	\$21,818	\$32,168
FARM BUREAU GENERAL INSURANCE	96.52	\$35,865	\$20,713	160.72	\$58,334	\$37,889	2452.02	\$979,727	\$843,988	2709.26	\$1,073,926	\$902,590
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,000	0.00	\$0	\$1,000

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	225.24	\$134,950	\$47,094	225.24	\$134,950	\$47,094
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	3044.82	\$71,436	\$3,929	3044.82	\$71,436	\$3,929
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	30.00	\$11,907	\$860	1112.00	\$559,480	\$284,470	1142.00	\$571,387	\$285,330
FREMONT MUTUAL INSURANCE	NA	NA	NA	11.82	\$4,043	\$7,591	421.13	\$167,370	\$47,136	432.95	\$171,413	\$54,727
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	5.36	\$5,817	\$0	5.36	\$5,817	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	4.00	\$1,437	\$0	4.00	\$1,437	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$346	\$0	1.00	\$346	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	17.83	\$6,946	\$3,440	17.83	\$6,946	\$3,440
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.00	\$1,758	\$0	32.39	\$16,536	\$0	35.39	\$18,294	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.42	\$621	\$2,050	1.42	\$621	\$2,050
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	73.33	\$23,598	\$1,441	73.33	\$23,598	\$1,441
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	52.17	\$20,758	\$24,464	52.17	\$20,758	\$24,464

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	67.58	\$18,528	\$63,536	621.00	\$183,000	\$95,283	688.58	\$201,528	\$158,819
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5083.41	\$1,983,775	\$1,408,687	5083.41	\$1,983,775	\$1,408,687
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	32.26	\$13,016	\$0	32.26	\$13,016	\$0
HORACE MANN INSURANCE COMPANY	2.00	\$624	\$0	3.00	\$971	\$0	83.17	\$29,393	\$15,091	88.17	\$30,988	\$15,091
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$950	\$0	1.00	\$950	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	96.17	\$39,307	\$3,407	96.17	\$39,307	\$3,407
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	2.00	\$732	\$0	2.00	\$732	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	152.33	\$57,604	\$21,648	152.33	\$57,604	\$21,648
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	17.00	\$6,274	\$199	17.00	\$6,274	\$199
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$426	\$0	NA	NA	NA	20.00	\$9,127	\$2,264	21.00	\$9,553	\$2,264
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.00	(\$261)	\$287	17.16	\$8,912	\$76,042	17.16	\$8,651	\$76,329
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	485.59	\$189,332	\$258,771	NA	NA	NA	485.59	\$189,332	\$258,771

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	109.00	\$57,334	\$102,794	109.00	\$57,334	\$102,794
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,100	\$490	218.00	\$104,366	\$33,651	221.00	\$105,466	\$34,141
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$7,348	\$0	7.00	\$7,348	\$0
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$458	\$0	1.00	\$458	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	4.00	\$1,271	\$1,960	156.48	\$67,460	\$87,655	160.48	\$68,731	\$89,615
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	NA	NA	NA	8.67	\$4,628	\$21,383	8.67	\$4,628	\$21,383
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.50	\$805	\$0	8.17	\$2,673	\$5,935	10.67	\$3,478	\$5,935
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$803	\$0	79.39	\$46,511	(\$5,215)	80.39	\$47,314	(\$5,215)
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	77.87	\$28,566	\$14,595	492.50	\$226,700	\$244,004	570.37	\$255,266	\$258,599
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	39.25	\$13,986	\$3,870	39.25	\$13,986	\$3,870
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	141.25	\$66,179	\$45,775	141.25	\$66,179	\$45,775
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	754.60	\$356,235	\$165,495	754.60	\$356,235	\$165,495

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	10.00	\$3,256	\$16,157	9.00	\$4,060	\$15,287	19.00	\$7,316	\$31,444
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	7.19	\$3,327	\$3,775	7.19	\$3,327	\$3,775
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$274	\$0	0.00	\$295	\$0	1.00	\$569	\$0
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	10044.00	\$3,795,502	\$3,806,933	10044.00	\$3,795,502	\$3,806,933
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	114.50	\$33,336	\$65,038	114.50	\$33,336	\$65,038
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	17.03	\$7,573	\$0	17.03	\$7,573	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	60.83	\$25,622	\$7,774	60.83	\$25,622	\$7,774
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	17.92	\$6,429	\$2,636	17.92	\$6,429	\$2,636
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	21.17	\$6,980	\$16,696	30.25	\$11,707	\$4,333	51.42	\$18,688	\$21,029
WESTFIELD INSURANCE COMPANY	0.00	\$20	\$0	3.50	\$1,188	\$641	237.67	\$94,359	\$77,253	241.17	\$95,567	\$77,894
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	36.16	\$13,889	\$4,494	36.16	\$13,889	\$4,494

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Bay County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	15.79	\$5,956	\$3,126	42.78	\$15,868	\$20,215	438.76	\$159,153	\$136,156	446.79	\$162,192	\$140,525
StDev:	35.73	\$13,249	\$7,767	108.52	\$42,044	\$56,874	1410.81	\$526,662	\$503,485	1406.54	\$525,299	\$501,197
Min:	0.00	\$20	\$0	0.00	(\$261)	\$0	0.00	(\$195)	\$0	0.00	(\$195)	(\$5,215)
Max:	96.52	\$35,865	\$20,713	485.59	\$189,332	\$258,771	10044.00	\$3,795,502	\$3,806,933	10044.00	\$3,795,502	\$3,806,933

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	30.28	\$11,712	\$3,216	30.28	\$11,712	\$3,216
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$155	\$0	207.09	\$88,466	\$903	208.09	\$88,621	\$903
ALLSTATE INSURANCE COMPANY	9.50	\$3,106	\$0	NA	NA	NA	4009.58	\$1,465,976	\$894,974	4019.08	\$1,469,082	\$894,974
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	6.75	\$2,634	\$0	6.75	\$2,634	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	2.00	\$1,248	\$0	2.00	\$1,248	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	17.33	\$7,602	\$2,432	17.33	\$7,602	\$2,432
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$1,234	\$0	1.00	\$1,234	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.33	\$221	\$3,761	0.33	\$221	\$3,761
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$529)	\$0	0.00	(\$529)	\$0
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$977	\$0	4.00	\$977	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$349	\$0	44.92	\$23,424	\$6,878	45.92	\$23,773	\$6,878
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	11.00	\$7,093	\$2,259	11.00	\$7,093	\$2,259

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	9.05	\$22,161	\$3,396	9.05	\$22,161	\$3,396
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	0.00	\$0	\$0	16.92	\$8,592	\$964	16.93	\$8,592	\$964
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	172.58	\$73,583	\$44,538	172.58	\$73,583	\$44,538
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$218)	\$0	0.00	(\$218)	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	486.98	\$303,325	\$376,579	486.98	\$303,325	\$376,579
CITIZENS INSURANCE COMPANY OF	5.58	\$2,510	\$0	13.42	\$4,903	\$750	7955.00	\$3,407,182	\$2,626,726	7974.00	\$3,414,595	\$2,627,476
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	13.66	\$5,923	\$68,732	13.66	\$5,923	\$68,732
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$13,325	0.00	\$0	\$13,325
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$5,099)	\$182,203	0.00	(\$5,099)	\$182,203
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$617	\$0	44.66	\$16,688	\$27,248	45.66	\$17,305	\$27,248
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	11.58	\$3,762	\$3,661	11.58	\$3,762	\$3,661
FARM BUREAU GENERAL INSURANCE	28.23	\$11,023	\$10,491	73.25	\$31,823	\$96,220	3687.80	\$1,485,292	\$661,992	3789.28	\$1,528,138	\$768,703

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	17.00	\$64,159	\$0	17.00	\$64,159	\$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$191)	\$0	0.00	(\$191)	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	966.66	\$568,650	\$220,508	966.66	\$568,650	\$220,508
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	1247.91	\$208,155	\$126,228	1247.91	\$208,155	\$126,228
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	5.00	\$1,861	\$0	1314.00	\$708,751	\$592,314	1319.00	\$710,612	\$592,314
FREMONT MUTUAL INSURANCE	NA	NA	NA	16.48	\$5,167	\$0	458.70	\$199,989	\$84,523	475.18	\$205,156	\$84,523
GLENS FALLS INSURANCE COMPANY,	1.00	\$1,616	\$0	NA	NA	NA	202.89	\$115,908	\$16,455	203.89	\$117,524	\$16,455
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	3.96	\$2,706	\$0	3.96	\$2,706	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	5.90	\$3,403	\$549	5.90	\$3,403	\$549
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	86.03	\$184,767	\$63,404	86.03	\$184,767	\$63,404
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$47	\$0	23.00	\$9,792	\$1,647	24.00	\$9,839	\$1,647
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.99	\$1,300	\$0	261.76	\$110,439	\$46,880	265.75	\$111,739	\$46,880

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$786	\$0	2.00	\$786	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	148.91	\$48,504	\$17,736	148.91	\$48,504	\$17,736
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	44.83	\$15,374	\$14,052	44.83	\$15,374	\$14,052
HASTINGS MUTUAL INSURANCE	NA	NA	NA	11.00	\$3,475	\$1,601	1048.33	\$327,072	\$96,888	1059.33	\$330,547	\$98,489
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6146.91	\$2,590,489	\$2,123,995	6146.91	\$2,590,489	\$2,123,995
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	32.63	\$12,773	\$918	32.63	\$12,773	\$918
HORACE MANN INSURANCE COMPANY	5.00	\$1,316	\$0	1.17	\$561	\$0	180.17	\$61,213	\$34,565	186.34	\$63,090	\$34,565
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$246	\$0	1.00	\$246	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.25	\$561	\$770	2194.75	\$915,395	\$728,064	2197.00	\$915,956	\$728,834
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	7.00	\$2,828	\$32,654	7.00	\$2,828	\$32,654
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$271)	\$1,784	0.00	(\$271)	\$1,784
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1579.00	\$594,767	\$749,232	1579.00	\$594,767	\$749,232

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$309	\$0	1.00	\$309	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	0.00	(\$187)	\$0	125.00	\$49,898	\$29,258	125.00	\$49,711	\$29,258
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	23.75	\$11,238	\$1,327	23.75	\$11,238	\$1,327
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	2.00	\$870	\$671	9.00	\$4,300	\$5,312	11.00	\$5,170	\$5,983
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	171.67	\$80,679	\$31,327	NA	NA	NA	171.67	\$80,679	\$31,327
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	829.00	\$403,581	\$523,008	829.00	\$403,581	\$523,008
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	2.00	\$647	\$0	711.00	\$325,049	\$144,600	713.00	\$325,696	\$144,600
NATIONAL BEN- FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	16.29	\$7,957	\$0	16.29	\$7,957	\$0
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,028	\$2,775	3.00	\$1,028	\$2,775
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	2.00	\$569	\$0	314.17	\$130,258	\$91,349	316.17	\$130,827	\$91,349
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	61.75	\$15,151	\$3,276	589.75	\$252,326	\$310,665	651.50	\$267,477	\$313,941
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$512	\$0	1.00	\$512	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2.00	\$615	\$0	2.00	\$615	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	14.00	\$40,023	\$3,969	14.00	\$40,023	\$3,969
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	46.14	\$18,241	\$3,773	46.14	\$18,241	\$3,773
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	8.59	\$2,865	\$0	458.31	\$235,415	\$93,582	466.90	\$238,281	\$93,582
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	100.25	\$35,188	\$1,758	100.25	\$35,188	\$1,758
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	216.50	\$99,343	\$37,881	216.50	\$99,343	\$37,881
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	775.57	\$363,810	\$245,732	775.57	\$363,810	\$245,732
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	5.42	\$2,292	\$2,430	16.92	\$6,557	\$0	22.34	\$8,849	\$2,430
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	27.81	\$9,291	\$0	27.81	\$9,291	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.00	\$650	\$0	201.30	\$112,896	\$93,334	203.30	\$113,546	\$93,334
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	18659.41	\$6,824,066	\$4,928,236	18659.41	\$6,824,066	\$4,928,236
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	89.33	\$26,884	\$217,578	89.33	\$26,884	\$217,578

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Ottawa County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	32.24	\$10,508	\$741	32.24	\$10,508	\$741
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	277.09	\$142,130	\$79,441	277.09	\$142,130	\$79,441
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	166.60	\$74,039	\$27,210	166.60	\$74,039	\$27,210
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	0.00	(\$144)	\$1,037	NA	NA	NA	0.00	(\$144)	\$1,037
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.36	\$11,174	\$0	8.36	\$11,174	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	5.17	\$1,635	\$0	32.50	\$14,069	\$3,461	37.67	\$15,704	\$3,461
WESTFIELD INSURANCE COMPANY	0.00	\$57	\$0	6.50	\$1,754	\$225	244.75	\$118,407	\$78,618	251.25	\$120,218	\$78,843
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$1,440	\$0	1.00	\$1,440	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	4.00	\$2,446	\$0	1200.91	\$590,401	\$186,202	1204.91	\$592,847	\$186,202
Mean:	8.22	\$3,271	\$1,749	15.45	\$6,156	\$5,320	732.91	\$298,708	\$215,013	720.38	\$293,550	\$211,541
StDev:	10.38	\$3,939	\$4,283	36.48	\$16,568	\$19,520	2412.56	\$916,612	\$675,351	2386.77	\$907,059	\$668,621
Min:	0.00	\$57	\$0	0.00	(\$187)	\$0	0.00	(\$5,099)	\$0	0.00	(\$5,099)	\$0
Max:	28.23	\$11,023	\$10,491	171.67	\$80,679	\$96,220	18659.41	\$6,824,066	\$4,928,236	18659.41	\$6,824,066	\$4,928,236

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Jackson County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	35.13	\$16,214	\$20,764	35.13	\$16,214	\$20,764
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	1.00	\$287	\$0	1.00	\$148	\$0	2.00	\$435	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	17.00	\$5,581	\$0	611.13	\$288,586	\$128,748	628.13	\$294,167	\$128,748
ALLSTATE INSURANCE COMPANY	9.08	\$3,090	\$278	NA	NA	NA	1436.25	\$703,834	\$792,718	1445.33	\$706,924	\$792,996
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	101.50	\$39,861	\$6,261	101.50	\$39,861	\$6,261
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	1.00	\$357	\$0	11.30	\$4,182	\$0	12.30	\$4,539	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	43.08	\$22,714	\$25,901	43.08	\$22,714	\$25,901
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.30	\$849	\$0	1.30	\$849	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$2,391)	\$0	0.00	(\$2,391)	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$213)	\$3,410	0.00	(\$213)	\$3,410
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	21.00	\$7,355	\$19,440	21.00	\$7,355	\$19,440
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,377	\$877	4.00	\$1,377	\$877

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Jackson County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$641	\$185	15.42	\$9,302	\$0	16.42	\$9,943	\$185
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	4.00	\$2,016	\$0	4.00	\$2,016	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	4.99	\$5,058	\$0	4.99	\$5,058	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$17)	\$1,707	22.48	\$12,702	\$5,680	22.48	\$12,685	\$7,387
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$337	\$2,850	665.91	\$273,508	\$267,079	666.91	\$273,845	\$269,929
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	6.33	\$2,467	\$0	91.00	\$35,527	\$26,445	97.33	\$37,994	\$26,445
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	5.92	\$985	\$0	5.92	\$1,785	\$0	11.84	\$2,770	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	1.00	\$265	\$0	2.00	\$724	\$0	3.00	\$989	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$790	\$0	2.00	\$790	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	601.82	\$294,394	\$169,838	601.82	\$294,394	\$169,838
CITIZENS INSURANCE COMPANY OF	8.00	\$4,111	\$0	30.67	\$14,027	\$3,321	5363.08	\$2,648,818	\$2,025,298	5401.75	\$2,666,956	\$2,028,619
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.25	\$8,354	\$55,796	18.25	\$8,354	\$55,796

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Jackson County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$7,279	0.00	\$0	\$42,653	0.00	\$0	\$49,932
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$3,291)	\$300,588	0.00	(\$3,291)	\$300,588
EMCASCO INSURANCE COMPANY	NA	NA	NA	7.50	\$2,818	\$0	274.51	\$117,819	\$173,900	282.01	\$120,637	\$173,900
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	7.25	\$2,597	\$574	82.41	\$35,349	\$24,640	89.66	\$37,946	\$25,214
FARM BUREAU GENERAL INSURANCE	72.85	\$27,937	\$25,816	155.10	\$67,413	\$32,876	1187.59	\$526,923	\$397,114	1415.54	\$622,273	\$455,806
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$4,221	\$0	2.00	\$4,221	\$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$52)	\$0	0.00	(\$52)	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1260.07	\$817,529	\$673,642	1260.07	\$817,529	\$673,642
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	70.57	\$9,339	\$8,175	70.57	\$9,339	\$8,175
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,628	\$2,814	1080.00	\$627,982	\$669,733	1083.00	\$629,610	\$672,547
FREMONT MUTUAL INSURANCE	NA	NA	NA	12.58	\$5,876	\$1,148	358.73	\$167,146	\$149,966	371.31	\$173,022	\$151,114
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	216.84	\$138,647	\$267,775	216.84	\$138,647	\$267,775

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Jackson County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	9.73	\$26,000	\$0	9.73	\$26,000	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	2.00	\$775	\$0	217.74	\$109,639	\$74,874	219.74	\$110,414	\$74,874
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.47	\$1,107	\$0	88.13	\$43,627	\$70,317	91.60	\$44,734	\$70,317
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.08	\$413	\$0	1.08	\$413	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	2.00	\$693	\$0	147.67	\$57,304	\$52,942	149.67	\$57,997	\$52,942
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	19.50	\$9,139	\$250	19.50	\$9,139	\$250
HASTINGS MUTUAL INSURANCE	NA	NA	NA	50.08	\$13,316	\$4,829	1174.83	\$388,090	\$226,857	1224.91	\$401,406	\$231,686
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	3.00	\$1,186	\$0	8325.91	\$3,812,042	\$4,244,020	8328.91	\$3,813,228	\$4,244,020
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	21.05	\$10,308	\$3,570	21.05	\$10,308	\$3,570
HORACE MANN INSURANCE COMPANY	1.00	\$344	\$0	NA	NA	NA	20.25	\$7,377	\$385	21.25	\$7,721	\$385
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	1.00	\$402	\$2,059	1.00	\$402	\$2,059
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.08	\$419	\$0	1.08	\$419	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$2,311	\$2,785	5.00	\$2,311	\$2,785
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	29.00	\$10,207	\$47,597	29.00	\$10,207	\$47,597
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	919.08	\$387,323	\$297,804	919.08	\$387,323	\$297,804
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	63.00	\$29,475	\$30,506	63.00	\$29,475	\$30,506
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	13.42	\$7,924	\$3,438	13.42	\$7,924	\$3,438
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	3.00	\$1,090	\$0	8.66	\$4,613	\$250	11.66	\$5,703	\$250
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	619.33	\$274,245	\$266,734	NA	NA	NA	619.33	\$274,245	\$266,734
MICHIGAN INSURANCE COMPANY	2.00	\$1,253	\$4,600	NA	NA	NA	299.00	\$139,268	\$163,765	301.00	\$140,521	\$168,365
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	9.00	\$3,480	\$449	683.00	\$344,083	\$330,725	692.00	\$347,563	\$331,174
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	60.00	\$38,311	\$4,694	60.00	\$38,311	\$4,694
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	26.33	\$7,316	\$6,103	1061.62	\$428,905	\$789,161	1087.95	\$436,221	\$795,264
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	42.60	\$11,375	\$32,884	186.09	\$94,694	\$79,614	228.69	\$106,069	\$112,498

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	3.00	\$1,210	\$3,752	9.08	\$4,738	\$5,722	12.08	\$5,948	\$9,473
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$8,213	\$0	3.00	\$8,213	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.53	\$5,857	\$1,156	8.53	\$5,857	\$1,156
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	14.98	\$4,976	\$10,038	256.98	\$125,417	\$84,585	271.96	\$130,393	\$94,622
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	110.75	\$46,047	\$1,303	110.75	\$46,047	\$1,303
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	377.58	\$202,170	\$215,869	377.58	\$202,170	\$215,869
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$411	\$0	1.00	\$411	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	247.20	\$131,440	\$268,479	247.20	\$131,440	\$268,479
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	6.00	\$2,208	\$0	23.00	\$9,901	\$5,617	29.00	\$12,109	\$5,617
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	49.82	\$17,234	\$3,772	49.82	\$17,234	\$3,772
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$244	\$2,788	130.00	\$70,414	\$32,659	131.00	\$70,658	\$35,447
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	6015.08	\$2,549,662	\$3,084,628	6015.08	\$2,549,662	\$3,084,628

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	74.66	\$22,419	\$67,461	74.66	\$22,419	\$67,461
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	17.29	\$9,305	\$6,622	17.29	\$9,305	\$6,622
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	166.99	\$87,539	\$35,208	166.99	\$87,539	\$35,208
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	71.99	\$35,215	\$14,180	71.99	\$35,215	\$14,180
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	0.00	(\$18)	\$0	NA	NA	NA	0.00	(\$18)	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$292	\$9,046	59.75	\$25,821	\$12,787	60.75	\$26,113	\$21,833
WESTFIELD INSURANCE COMPANY	0.00	\$125	\$0	53.42	\$15,415	\$18,189	1121.00	\$467,735	\$372,922	1174.42	\$483,275	\$391,111
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	6.00	\$1,226	\$0	406.74	\$177,602	\$170,515	412.74	\$178,828	\$170,515
Mean:	15.49	\$6,143	\$5,116	32.25	\$13,100	\$11,987	462.84	\$214,950	\$218,789	466.14	\$215,605	\$218,797
StDev:	28.35	\$10,791	\$10,302	107.61	\$47,627	\$45,761	1304.56	\$598,545	\$635,998	1293.76	\$593,347	\$628,719
Min:	0.00	\$125	\$0	0.00	(\$18)	\$0	0.00	(\$3,291)	\$0	0.00	(\$3,291)	\$0
Max:	72.85	\$27,937	\$25,816	619.33	\$274,245	\$266,734	8325.91	\$3,812,042	\$4,244,020	8328.91	\$3,813,228	\$4,244,020

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	34.33	\$12,251	\$3,282	34.33	\$12,251	\$3,282
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	30.00	\$9,655	\$1,520	788.83	\$301,080	\$300,705	818.83	\$310,735	\$302,225
ALLSTATE INSURANCE COMPANY	15.16	\$4,859	\$0	NA	NA	NA	2896.50	\$1,181,859	\$825,618	2911.66	\$1,186,718	\$825,618
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	20.33	\$7,903	\$0	20.33	\$7,903	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	3.00	\$77	\$0	3.00	\$77	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	24.58	\$9,055	\$12,808	24.58	\$9,055	\$12,808
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.57	\$7,157	\$1,465	6.57	\$7,157	\$1,465
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$590)	\$2,175	0.00	(\$590)	\$2,175
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$271)	\$3,904	0.00	(\$271)	\$3,904
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.33	\$11,498	\$0	18.33	\$11,498	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	3.00	\$1,995	\$0	3.00	\$1,995	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$499	\$0	1.00	\$499	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	0.04	\$23	\$0	58.97	\$31,766	\$12,970	59.01	\$31,789	\$12,970
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	795.00	\$285,621	\$224,001	795.00	\$285,621	\$224,001
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	4.42	\$1,656	\$468	42.33	\$17,158	\$10,265	46.75	\$18,814	\$10,733
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$2,322	\$0	5.00	\$2,322	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.33	\$1,596	\$0	3.33	\$1,596	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	333.86	\$68,612	\$17,049	333.86	\$68,612	\$17,049
CITIZENS INSURANCE COMPANY OF	15.25	\$8,689	\$18,188	11.75	\$4,778	\$0	3854.00	\$1,708,847	\$848,656	3881.00	\$1,722,314	\$866,844
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	15.25	\$6,355	\$0	15.25	\$6,355	\$0
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$220,346	0.00	\$0	\$220,346
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$19,002)	\$700,511	0.00	(\$19,002)	\$700,511
EMCASCO INSURANCE COMPANY	NA	NA	NA	15.75	\$5,187	\$3,775	160.00	\$56,871	\$38,223	175.75	\$62,058	\$41,998
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	20.75	\$7,261	\$3,495	20.75	\$7,261	\$3,495

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	191.45	\$62,056	\$23,202	466.93	\$158,335	\$117,726	3960.35	\$1,464,679	\$1,380,362	4618.73	\$1,685,070	\$1,521,290
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$8,475	\$0	4.00	\$8,475	\$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.70	\$609	\$122,202	0.70	\$609	\$122,202
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	715.24	\$422,403	\$570,636	715.24	\$422,403	\$570,636
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$991	\$0	1.00	\$991	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	146.24	\$50,850	\$2,095	146.24	\$50,850	\$2,095
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$2,175	\$5,742	790.00	\$406,827	\$711,116	793.00	\$409,002	\$716,858
FREMONT MUTUAL INSURANCE	NA	NA	NA	101.86	\$40,835	\$145,449	1068.62	\$470,813	\$170,976	1170.48	\$511,648	\$316,426
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	428.76	\$215,110	\$59,704	428.76	\$215,110	\$59,704
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	14.21	\$7,301	\$2,763	14.21	\$7,301	\$2,763
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	44.87	\$138,294	\$110,492	44.87	\$138,294	\$110,492
HAMILTON MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,636	\$245	18.59	\$8,204	\$1,103	22.59	\$9,840	\$1,348

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	44.89	\$16,311	\$3,167	118.86	\$52,355	\$35,941	163.75	\$68,666	\$39,108
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	0.00	\$45	\$91	1.00	\$770	\$0	1.00	\$815	\$91
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	157.60	\$53,538	\$83,232	157.60	\$53,538	\$83,232
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	18.49	\$6,969	\$828	18.49	\$6,969	\$828
HASTINGS MUTUAL INSURANCE	NA	NA	NA	10.00	\$2,056	\$0	243.16	\$86,072	\$36,637	253.16	\$88,128	\$36,637
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.08	\$667	\$0	7630.91	\$2,876,480	\$3,202,060	7632.99	\$2,877,147	\$3,202,060
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2.30	\$1,193	\$0	2.30	\$1,193	\$0
HORACE MANN INSURANCE COMPANY	NA	NA	NA	5.00	\$1,805	\$1,215	61.58	\$21,591	\$14,916	66.58	\$23,396	\$16,131
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$626	\$0	1.00	\$626	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	4.42	\$1,413	\$5,129	326.80	\$142,206	\$60,486	331.22	\$143,619	\$65,615
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	23.00	\$6,234	\$10,585	23.00	\$6,234	\$10,585
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	572.16	\$211,776	\$363,030	572.16	\$211,776	\$363,030

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$2,857	\$6,900	7.00	\$2,857	\$6,900
METROPOLITAN GROUP PROPERTY AND	1.00	\$274	\$0	3.00	\$679	\$0	123.00	\$48,822	\$53,189	127.00	\$49,775	\$53,189
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$659	\$0	1.00	\$325	\$0	33.50	\$15,795	\$7,614	35.50	\$16,779	\$7,614
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$251	\$0	1.00	\$251	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1212.50	\$452,566	\$782,588	NA	NA	NA	1212.50	\$452,566	\$782,588
MICHIGAN INSURANCE COMPANY	15.00	\$5,532	\$106,238	NA	NA	NA	881.00	\$373,601	\$259,731	896.00	\$379,133	\$365,969
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	2.00	\$714	\$0	518.00	\$209,457	\$205,494	520.00	\$210,171	\$205,494
NATIONAL BEN- FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	194.96	\$75,203	\$16,683	194.96	\$75,203	\$16,683
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$403	\$0	1.00	\$403	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	58.77	\$15,259	\$54,192	1320.98	\$452,903	\$475,479	1379.75	\$468,162	\$529,671
NATIONWIDE MUTUAL FIRE INSURANCE	0.33	\$93	\$0	34.75	\$9,731	\$5,320	342.91	\$143,953	\$203,611	377.99	\$153,777	\$208,931
NORTHERN ASSURANCE COMPANY OF	0.00	\$11	\$0	1.00	\$339	\$0	3.00	\$1,222	\$0	4.00	\$1,572	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.00	\$929	\$0	3.75	\$1,015	\$0	5.75	\$1,944	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	8.00	\$16,337	\$14,000	8.00	\$16,337	\$14,000
PARTNERS MUTUAL INSURANCE	NA	NA	NA	5.02	\$3,511	\$0	390.56	\$216,719	\$193,624	395.58	\$220,230	\$193,624
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	46.04	\$17,769	\$3,735	458.28	\$206,589	\$125,169	504.32	\$224,358	\$128,904
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	65.33	\$24,912	\$0	65.33	\$24,912	\$0
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	289.41	\$118,654	\$46,471	289.41	\$118,654	\$46,471
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	927.61	\$397,374	\$270,612	927.61	\$397,374	\$270,612
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	3.00	\$671	\$940	40.00	\$14,010	\$3,044	43.00	\$14,681	\$3,984
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	1.00	\$216	\$0	32.50	\$12,732	\$7,011	33.50	\$12,948	\$7,011
STATE AUTOMOBILE MUTUAL	NA	NA	NA	4.50	\$1,478	\$0	123.00	\$61,131	\$46,932	127.50	\$62,609	\$46,932
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	9019.83	\$3,427,454	\$3,433,247	9019.83	\$3,427,454	\$3,433,247
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	176.75	\$45,982	\$85,369	176.75	\$45,982	\$85,369

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 50 Muskegon County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	12.58	\$5,760	\$1,839	12.58	\$5,760	\$1,839
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	177.74	\$86,165	\$30,072	177.74	\$86,165	\$30,072
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	72.75	\$29,163	\$5,179	72.75	\$29,163	\$5,179
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$3,854	\$0	3.00	\$3,854	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	7.33	\$2,081	\$783	104.25	\$42,651	\$238,409	111.58	\$44,732	\$239,192
WESTFIELD INSURANCE COMPANY	0.00	\$26	\$0	9.75	\$2,594	\$350	402.17	\$153,072	\$421,719	411.92	\$155,692	\$422,069
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	8.75	\$3,459	\$1,650	623.66	\$289,542	\$104,352	632.41	\$293,001	\$106,002
Mean:	26.58	\$9,133	\$16,403	67.89	\$24,481	\$36,583	535.79	\$215,793	\$210,518	558.68	\$223,708	\$224,077
StDev:	62.24	\$20,095	\$34,882	228.49	\$84,476	\$142,483	1465.92	\$564,653	\$562,633	1481.68	\$569,240	\$567,539
Min:	0.00	\$11	\$0	0.00	\$23	\$0	0.00	(\$19,002)	\$0	0.00	(\$19,002)	\$0
Max:	191.45	\$62,056	\$106,238	1212.50	\$452,566	\$782,588	9019.83	\$3,427,454	\$3,433,247	9019.83	\$3,427,454	\$3,433,247

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	31.06	\$14,081	\$4,902	31.06	\$14,081	\$4,902
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$922	\$0	2.00	\$922	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	73.58	\$35,499	\$7,388	73.58	\$35,499	\$7,388
ALLSTATE INSURANCE COMPANY	25.08	\$10,743	\$188	NA	NA	NA	1691.00	\$767,954	\$467,152	1716.08	\$778,697	\$467,340
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	2.58	\$943	\$0	2.58	\$943	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	2.10	\$1,039	\$0	62.10	\$22,229	\$0	64.20	\$23,268	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	24.50	\$14,096	\$3,978	24.50	\$14,096	\$3,978
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$2,303	\$0	1.00	\$2,303	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,102)	\$0	0.00	(\$1,102)	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,163)	\$8,708	0.00	(\$1,163)	\$8,708
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$511	\$0	1.00	\$511	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$712	\$0	10.08	\$7,520	\$583	11.08	\$8,232	\$583

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.75	\$1,432	\$0	1.75	\$1,432	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	6.92	\$8,916	\$1,130	6.92	\$8,916	\$1,130
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$622	\$0	8.56	\$3,958	\$5,340	9.56	\$4,580	\$5,340
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$1,233	\$0	867.75	\$411,065	\$498,365	869.75	\$412,298	\$498,365
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	9.58	\$4,470	\$0	9.58	\$4,470	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.00	\$3,837	\$2,219	8.00	\$3,837	\$2,219
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$926	\$0	2.00	\$926	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	150.43	\$89,204	\$69,161	150.43	\$89,204	\$69,161
CITIZENS INSURANCE COMPANY OF	2.00	\$1,381	\$0	2.00	\$1,825	\$2,350	3744.83	\$1,920,879	\$1,447,942	3748.83	\$1,924,085	\$1,450,292
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	15.25	\$7,577	\$112,197	15.25	\$7,577	\$112,197
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$39,980	0.00	\$0	\$39,980
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$2,542)	\$108,619	0.00	(\$2,542)	\$108,619

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.17	\$727	\$790	188.67	\$80,301	\$74,614	189.84	\$81,028	\$75,404
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	5.00	\$1,877	\$0	149.68	\$61,583	\$144,263	154.68	\$63,460	\$144,263
FARM BUREAU GENERAL INSURANCE	57.34	\$25,473	\$2,989	258.13	\$116,409	\$289,025	2056.69	\$978,526	\$613,911	2372.16	\$1,120,408	\$905,925
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	19.70	\$30,776	\$247,320	19.70	\$30,776	\$247,320
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.10	\$76	\$1,124	0.10	\$76	\$1,124
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1078.16	\$617,168	\$395,080	1078.16	\$617,168	\$395,080
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	6.00	\$2,771	\$4,492	1158.00	\$668,859	\$332,614	1164.00	\$671,630	\$337,106
FREMONT MUTUAL INSURANCE	NA	NA	NA	11.00	\$4,701	\$3,018	399.14	\$178,057	\$134,918	410.14	\$182,758	\$137,936
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	152.79	\$146,130	\$16,646	152.79	\$146,130	\$16,646
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	\$71	\$0	0.00	\$71	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	7.62	\$3,958	\$3,276	7.62	\$3,958	\$3,276
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	86.91	\$176,595	\$25,402	86.91	\$176,595	\$25,402

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	85.24	\$46,553	\$15,359	85.24	\$46,553	\$15,359
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	1.99	\$995	\$0	15.60	\$8,772	\$1,250	17.59	\$9,767	\$1,250
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$362	\$0	1.00	\$362	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	90.59	\$38,147	\$18,008	90.59	\$38,147	\$18,008
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	2.00	\$769	\$0	38.67	\$18,896	\$3,699	40.67	\$19,665	\$3,699
HASTINGS MUTUAL INSURANCE	NA	NA	NA	70.91	\$21,911	\$74,455	2300.83	\$763,103	\$484,093	2371.74	\$785,014	\$558,548
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6623.83	\$3,132,463	\$2,118,865	6623.83	\$3,132,463	\$2,118,865
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	40.45	\$18,186	\$4,052	40.45	\$18,186	\$4,052
HORACE MANN INSURANCE COMPANY	1.00	\$214	\$0	1.00	\$363	\$0	28.67	\$9,907	\$2,056	30.67	\$10,484	\$2,056
JEFFERSON INSURANCE COMPANY	NA	NA	NA	1.00	\$485	\$0	2.00	\$1,488	\$0	3.00	\$1,973	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$425	\$0	115.58	\$57,530	\$34,451	116.58	\$57,955	\$34,451
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	11.00	\$5,157	\$3,901	11.00	\$5,157	\$3,901

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	844.33	\$366,301	\$474,335	844.33	\$366,301	\$474,335
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$285	\$0	1.00	\$285	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$360	\$0	162.00	\$76,861	\$97,868	163.00	\$77,221	\$97,868
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	26.33	\$11,804	\$1,997	26.33	\$11,804	\$1,997
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	1.00	\$426	\$445	26.33	\$11,887	\$4,714	27.33	\$12,313	\$5,159
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	257.58	\$115,483	\$282,575	NA	NA	NA	257.58	\$115,483	\$282,575
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	163.00	\$100,287	\$58,529	163.00	\$100,287	\$58,529
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,768	\$0	590.00	\$295,519	\$391,420	594.00	\$297,287	\$391,420
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	9.00	\$6,392	\$0	9.00	\$6,392	\$0
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$120	\$0	1.00	\$120	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	2.08	\$842	\$0	109.68	\$47,155	\$38,794	111.76	\$47,997	\$38,794
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	74.25	\$23,001	\$1,338	741.72	\$364,044	\$255,273	815.97	\$387,045	\$256,611

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN ASSURANCE COMPANY OF	1.00	\$51	\$0	7.00	\$2,197	\$0	3.00	\$814	\$15,661	11.00	\$3,062	\$15,661
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	1.00	\$639	\$0	1.50	\$845	\$0	2.50	\$1,484	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	6.21	\$16,331	\$217	6.21	\$16,331	\$217
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.44	\$256	\$0	0.44	\$256	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	19.99	\$9,039	\$0	533.85	\$268,900	\$230,637	553.84	\$277,939	\$230,637
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	44.25	\$18,421	\$0	44.25	\$18,421	\$0
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	106.16	\$68,438	\$242,344	106.16	\$68,438	\$242,344
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$2,842	\$0	4.00	\$2,842	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	185.56	\$114,772	\$94,609	185.56	\$114,772	\$94,609
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	2.00	\$658	\$0	8.84	\$4,309	\$6,500	10.84	\$4,967	\$6,500
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	25.00	\$13,569	\$4,578	25.00	\$13,569	\$4,578
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$474	\$0	134.00	\$99,973	\$320,437	135.00	\$100,447	\$320,437

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 51 Monroe County

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	9322.75	\$4,112,965	\$3,171,407	9322.75	\$4,112,965	\$3,171,407
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	68.58	\$21,485	\$157,527	68.58	\$21,485	\$157,527
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	13.23	\$5,905	\$0	13.23	\$5,905	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	135.92	\$71,266	\$10,652	135.92	\$71,266	\$10,652
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	53.68	\$28,083	\$20,320	53.68	\$28,083	\$20,320
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	1.00	\$105	\$0	NA	NA	NA	1.00	\$105	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	4.00	\$1,608	\$0	25.50	\$18,767	\$13,907	29.50	\$20,375	\$13,907
WESTFIELD INSURANCE COMPANY	0.00	\$90	\$0	6.00	\$1,794	\$0	1090.00	\$552,383	\$436,335	1096.00	\$554,267	\$436,335
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	55.83	\$28,697	\$6,248	55.83	\$28,697	\$6,248
Mean:	14.40	\$6,325	\$530	24.97	\$10,509	\$21,950	453.89	\$216,277	\$170,973	453.00	\$215,297	\$174,920
StDev:	23.14	\$10,259	\$1,207	65.80	\$29,198	\$72,993	1376.26	\$627,878	\$462,939	1366.97	\$623,471	\$463,145
Min:	0.00	\$51	\$0	1.00	\$105	\$0	0.00	(\$2,542)	\$0	0.00	(\$2,542)	\$0
Max:	57.34	\$25,473	\$2,989	258.13	\$116,409	\$289,025	9322.75	\$4,112,965	\$3,171,407	9322.75	\$4,112,965	\$3,171,407

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	48.63	\$17,802	\$3,621	48.63	\$17,802	\$3,621
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	70.00	\$21,718	\$0	1235.99	\$506,914	\$65,885	1305.99	\$528,632	\$65,885
ALLSTATE INSURANCE COMPANY	19.83	\$6,330	\$264	NA	NA	NA	2787.66	\$1,128,603	\$895,176	2807.49	\$1,134,933	\$895,440
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	6.08	\$2,345	\$0	6.08	\$2,345	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	6.70	\$2,367	\$0	6.70	\$2,367	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.75	\$2,769	\$0	5.75	\$2,769	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$3,602)	\$0	0.00	(\$3,602)	\$0
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$324)	\$0	0.00	(\$324)	\$0
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,564	0.00	\$0	\$1,564
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	2.00	\$922	\$0	31.16	\$18,603	\$18,154	33.16	\$19,525	\$18,154
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.00	\$755	\$0	33.33	\$16,357	\$0	35.33	\$17,112	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	3.01	\$1,556	\$0	30.77	\$25,717	\$619	33.78	\$27,273	\$619

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	19.66	\$7,352	\$0	2001.91	\$770,796	\$331,014	2021.57	\$778,148	\$331,014
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	3.00	\$749	\$0	10.75	\$4,591	\$0	13.75	\$5,340	\$0
BROTHERHOOD MUTUAL INSURANCE	0.00	(\$1)	\$0	NA	NA	NA	2.00	\$762	\$0	2.00	\$761	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	3.00	\$826	\$0	8.08	\$4,281	\$0	11.08	\$5,107	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	687.28	\$342,300	\$403,866	687.28	\$342,300	\$403,866
CITIZENS INSURANCE COMPANY OF	15.00	\$3,793	\$0	225.33	\$76,107	\$12,830	10240.58	\$4,117,925	\$1,988,542	10480.92	\$4,197,825	\$2,001,372
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	64.25	\$28,630	\$3,528	64.25	\$28,630	\$3,528
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$4,611)	\$45,482	0.00	(\$4,611)	\$45,482
EMCASCO INSURANCE COMPANY	NA	NA	NA	8.00	\$2,191	\$0	421.95	\$138,515	\$135,745	429.95	\$140,706	\$135,745
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	6.75	\$1,864	\$370	137.68	\$43,241	\$26,149	144.43	\$45,105	\$26,519
FARM BUREAU GENERAL INSURANCE	219.68	\$72,269	\$121,324	329.13	\$127,763	\$147,749	2014.52	\$875,425	\$354,594	2563.33	\$1,075,457	\$623,667
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	3174.41	\$1,794,519	\$1,380,142	3174.41	\$1,794,519	\$1,380,142

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	15.50	\$2,277	\$2,420	15.50	\$2,277	\$2,420
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	48.00	\$18,458	\$4,040	5279.00	\$2,477,070	\$1,447,823	5327.00	\$2,495,528	\$1,451,863
FREMONT MUTUAL INSURANCE	NA	NA	NA	24.32	\$11,933	\$0	525.17	\$254,962	\$187,265	549.49	\$266,895	\$187,265
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	247.00	\$158,315	\$35,926	247.00	\$158,315	\$35,926
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	2.00	\$996	\$0	2.00	\$996	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$719	\$0	2.00	\$719	\$0
GREAT LAKES MUTUAL INSURANCE	NA	NA	NA	328.00	\$82,093	\$28,223	301.00	\$85,742	\$19,224	629.00	\$167,835	\$47,447
HAMILTON MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,527	\$0	104.34	\$36,353	\$15,462	107.34	\$37,880	\$15,462
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	15.50	\$6,527	\$0	226.88	\$113,210	\$113,930	242.38	\$119,737	\$113,930
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$457	\$0	6.08	\$4,312	\$0	7.08	\$4,769	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$205	\$0	410.65	\$153,403	\$220,439	411.65	\$153,608	\$220,439
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$551	\$0	59.41	\$23,665	\$25,440	60.41	\$24,216	\$25,440

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	48.91	\$15,958	\$350	1034.83	\$330,281	\$147,320	1083.74	\$346,239	\$147,670
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	57.75	\$17,207	\$1,783	28325.91	\$10,611,772	\$7,131,434	28383.66	\$10,628,979	\$7,133,217
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	40.20	\$17,613	\$0	40.20	\$17,613	\$0
HORACE MANN INSURANCE COMPANY	13.42	\$3,871	\$266,597	9.00	\$2,880	\$0	417.17	\$138,988	\$239,258	439.59	\$145,739	\$505,855
JEFFERSON INSURANCE COMPANY	NA	NA	NA	0.66	\$305	\$0	NA	NA	NA	0.66	\$305	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	\$0	\$555	7.83	\$2,788	\$370	725.22	\$325,437	\$359,303	733.05	\$328,225	\$360,228
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	25.00	\$6,646	\$13,801	25.00	\$6,646	\$13,801
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1779.58	\$690,717	\$304,128	1779.58	\$690,717	\$304,128
METROPOLITAN GROUP PROPERTY AND	1.00	\$324	\$0	1.00	\$296	\$0	45.00	\$16,914	\$2,065	47.00	\$17,534	\$2,065
METROPOLITAN PROPERTY AND CASUALTY	3.00	\$1,317	\$0	NA	NA	NA	25.00	\$11,716	\$5,607	28.00	\$13,033	\$5,607
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	12.16	\$3,887	\$0	16.66	\$8,051	\$19,279	28.82	\$11,938	\$19,279
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1640.67	\$642,652	\$405,417	NA	NA	NA	1640.67	\$642,652	\$405,417

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	19.00	\$11,894	\$15,875	19.00	\$11,894	\$15,875
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	2.00	\$752	\$0	66.00	\$31,841	\$18,414	68.00	\$32,593	\$18,414
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	10.05	\$6,551	\$1,950	10.05	\$6,551	\$1,950
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,235	\$0	3.00	\$1,235	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	117.41	\$37,922	\$16,138	1677.95	\$666,828	\$1,232,459	1795.36	\$704,750	\$1,248,597
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	2.67	\$701	\$900	74.42	\$37,308	\$10,915	77.09	\$38,009	\$11,815
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	7.00	\$12,821	\$0	7.00	\$12,821	\$0
NORTHERN MUTUAL INSURANCE	212.27	\$39,018	\$5,976	2404.95	\$522,344	\$323,374	9664.72	\$3,243,733	\$2,241,902	12281.94	\$3,805,095	\$2,571,252
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5.00	\$2,894	\$0	5.00	\$2,894	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	15.75	\$11,641	\$2,069	15.75	\$11,641	\$2,069
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$469	\$10,561	1.00	\$469	\$10,561
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	141.85	\$52,786	\$15,807	1114.35	\$525,161	\$335,971	1256.20	\$577,947	\$351,778

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	71.75	\$23,065	\$2,132	71.75	\$23,065	\$2,132
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1012.08	\$424,723	\$252,840	1012.08	\$424,723	\$252,840
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$289	\$0	1.00	\$289	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	113.76	\$56,076	\$10,418	113.76	\$56,076	\$10,418
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	6.92	\$2,554	\$0	38.91	\$15,191	\$0	45.83	\$17,745	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$2,085	\$0	4.00	\$2,085	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	16.00	\$9,333	\$0	16.00	\$9,333	\$0
STATE FARM FIRE AND CASUALTY	1.00	\$171	\$0	NA	NA	NA	15281.08	\$6,198,471	\$3,973,125	15282.08	\$6,198,642	\$3,973,125
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	197.50	\$51,088	\$104,704	197.50	\$51,088	\$104,704
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	11.01	\$4,011	\$6,490	11.01	\$4,011	\$6,490
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	657.34	\$343,604	\$140,832	657.34	\$343,604	\$140,832
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	145.07	\$66,101	\$26,535	145.07	\$66,101	\$26,535

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Upper Peninsula

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.00	\$175	\$0	NA	NA	NA	2.00	\$175	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$396	\$0	22.33	\$12,054	\$204,160	23.33	\$12,450	\$204,160
WESTFIELD INSURANCE COMPANY	0.00	\$27	\$0	8.00	\$2,357	\$65,917	178.41	\$90,023	\$208,183	186.41	\$92,407	\$274,100
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$439	\$0	1.00	\$439	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	1.00	\$337	\$0	33.66	\$16,375	\$549	34.66	\$16,712	\$549
Mean:	44.11	\$11,556	\$35,883	150.26	\$45,131	\$27,656	1256.84	\$502,276	\$334,382	1286.38	\$506,044	\$339,770
StDev:	85.28	\$23,125	\$84,656	470.09	\$133,877	\$86,330	4028.12	\$1,544,404	\$1,012,184	4050.66	\$1,535,357	\$1,003,679
Min:	0.00	(\$1)	\$0	0.66	\$175	\$0	0.00	(\$4,611)	\$0	0.00	(\$4,611)	\$0
Max:	219.68	\$72,269	\$266,597	2404.95	\$642,652	\$405,417	28325.91	\$10,611,772	\$7,131,434	28383.66	\$10,628,979	\$7,133,217

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,121	\$0	1.00	\$1,121	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	143.91	\$103,332	\$52,376	143.91	\$103,332	\$52,376
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$2,869	\$0	7.00	\$2,869	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	76.25	\$23,557	\$0	1785.49	\$803,403	\$41,619	1861.74	\$826,960	\$41,619
ALLSTATE INSURANCE COMPANY	71.33	\$28,468	\$1,339	NA	NA	NA	11332.16	\$4,866,554	\$4,100,136	11403.49	\$4,895,022	\$4,101,475
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	140.91	\$54,871	\$75,687	140.91	\$54,871	\$75,687
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	11.70	\$3,248	\$0	255.90	\$100,824	\$0	267.60	\$104,072	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	4.17	\$1,578	\$0	164.33	\$83,197	\$58,322	168.50	\$84,775	\$58,322
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	64.10	\$132,668	\$30,291	64.10	\$132,668	\$30,291
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	20.83	\$8,299	\$4,168	20.83	\$8,299	\$4,168
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	0.00	(\$124)	\$0	0.00	(\$8,246)	\$112,310	0.00	(\$8,370)	\$112,310
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$2,334	\$2,097	4.00	\$2,334	\$2,097

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	3.00	\$1,415	\$0	171.92	\$132,986	\$41,685	174.92	\$134,401	\$41,685
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	5.00	\$1,854	\$0	55.58	\$28,017	\$0	60.58	\$29,871	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	61.68	\$118,041	\$107,374	61.68	\$118,041	\$107,374
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	2.58	\$1,380	\$0	103.24	\$73,184	\$25,261	105.82	\$74,564	\$25,261
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	15.00	\$4,569	\$2,533	6508.41	\$2,582,862	\$1,680,153	6523.41	\$2,587,431	\$1,682,686
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$1,735	\$0	77.42	\$35,414	\$12,949	82.42	\$37,149	\$12,949
BROTHERHOOD MUTUAL INSURANCE	1.00	\$237	\$0	2.00	\$803	\$0	19.25	\$9,459	\$0	22.25	\$10,499	\$0
CENTENNIAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,035	\$0	1.00	\$1,035	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	6.92	\$3,236	\$0	6.92	\$3,236	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	8.00	\$2,907	\$1,590	6.67	\$2,716	\$0	14.67	\$5,623	\$1,590
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	3907.77	\$1,618,234	\$1,355,668	3907.77	\$1,618,234	\$1,355,668
CITIZENS INSURANCE COMPANY OF	27.17	\$10,343	\$78	276.75	\$94,358	\$15,263	33371.67	\$14,348,354	\$7,541,615	33675.58	\$14,453,055	\$7,556,956

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory
TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	47.16	\$21,202	\$7,811	47.16	\$21,202	\$7,811
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,896	0.00	\$0	\$3,896
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$3,820)	\$111,589	0.00	(\$3,820)	\$111,589
EMCASCO INSURANCE COMPANY	NA	NA	NA	17.15	\$5,727	\$0	819.52	\$293,407	\$230,753	836.67	\$299,134	\$230,753
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	8.00	\$2,406	\$0	255.50	\$95,888	\$67,219	263.50	\$98,294	\$67,219
FARM BUREAU GENERAL INSURANCE	592.57	\$206,984	\$247,902	1447.03	\$606,614	\$397,254	10349.56	\$4,771,320	\$3,713,760	12389.16	\$5,584,918	\$4,358,916
FARMERS' MUTUAL INSURANCE	NA	NA	NA	3009.00	\$8,131	\$0	57187.00	\$163,584	\$67,937	60196.00	\$171,715	\$67,937
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	187.26	\$524,945	\$15,535	187.26	\$524,945	\$15,535
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,313	\$12,187	3.00	\$1,313	\$12,187
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	3.88	(\$1,019)	\$17,917	3.88	(\$1,019)	\$17,917
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	4040.74	\$2,363,811	\$2,782,386	4040.74	\$2,363,811	\$2,782,386
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.49	\$2,138	\$0	2.49	\$2,138	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	604.66	\$73,102	\$63,172	604.66	\$73,102	\$63,172
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	64.00	\$26,883	\$625	9414.00	\$5,038,706	\$3,968,942	9478.00	\$5,065,589	\$3,969,567
FREMONT MUTUAL INSURANCE	NA	NA	NA	425.12	\$154,057	\$9,806	6674.47	\$2,910,655	\$1,306,902	7099.59	\$3,064,712	\$1,316,708
GE PROPERTY & CASUALTY INSURANCE	1.00	\$337	\$0	43.00	\$16,423	\$25,698	38.00	\$15,883	\$6,454	82.00	\$32,643	\$32,152
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	497.73	\$430,423	\$16,013	497.73	\$430,423	\$16,013
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	7.00	\$4,314	\$4,198	7.00	\$4,314	\$4,198
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	11.78	\$5,887	\$4,261	11.78	\$5,887	\$4,261
GREAT LAKES MUTUAL INSURANCE	NA	NA	NA	182.00	\$47,115	\$23,170	176.00	\$49,209	\$38,176	358.00	\$96,324	\$61,346
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	290.96	\$646,009	\$91,553	290.96	\$646,009	\$91,553
HAMILTON MUTUAL INSURANCE	NA	NA	NA	20.00	\$6,893	\$7,524	544.07	\$198,531	\$111,452	564.07	\$205,424	\$118,976
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	56.82	\$24,058	\$9,794	1397.96	\$743,155	\$338,410	1454.78	\$767,213	\$348,203
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	3.00	\$1,567	\$862	22.33	\$13,410	\$9,243	25.33	\$14,977	\$10,105

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	3.00	\$1,361	\$0	1476.01	\$533,935	\$650,826	1479.01	\$535,296	\$650,826
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	5.00	\$1,774	\$0	241.42	\$101,583	\$21,770	246.42	\$103,357	\$21,770
HASTINGS MUTUAL INSURANCE	NA	NA	NA	221.91	\$66,066	\$11,322	6061.75	\$1,994,193	\$1,506,950	6283.66	\$2,060,259	\$1,518,272
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	13.25	\$3,714	\$0	63884.58	\$27,143,704	\$17,758,078	63897.83	\$27,147,418	\$17,758,078
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	593.05	\$249,825	\$3,869	593.05	\$249,825	\$3,869
HORACE MANN INSURANCE COMPANY	27.33	\$8,718	\$1,000	55.75	\$19,098	\$13,085	216.00	\$86,624	\$52,230	299.08	\$114,440	\$66,315
JEFFERSON INSURANCE COMPANY	NA	NA	NA	0.33	\$356	\$0	3.00	\$1,362	\$0	3.33	\$1,718	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	18.50	\$6,283	\$0	1080.35	\$495,704	\$768,800	1098.85	\$501,987	\$768,800
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	211.00	\$66,138	\$438,174	211.00	\$66,138	\$438,174
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$1,844	\$0	2.00	\$1,844	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3178.66	\$1,252,902	\$502,604	3178.66	\$1,252,902	\$502,604
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$575	\$0	1.00	\$575	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	1.00	\$216	\$0	6.00	\$2,788	\$7,320	332.00	\$136,119	\$378,809	339.00	\$139,123	\$386,129
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	3.00	\$1,773	\$0	46.67	\$24,538	\$2,047	49.67	\$26,311	\$2,047
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	72.24	\$26,953	\$22,380	297.66	\$158,843	\$125,796	369.90	\$185,796	\$148,176
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	3653.33	\$1,535,798	\$1,619,788	NA	NA	NA	3653.33	\$1,535,798	\$1,619,788
MICHIGAN INSURANCE COMPANY	1.00	\$542	\$0	NA	NA	NA	1142.00	\$624,141	\$294,787	1143.00	\$624,683	\$294,787
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	43.00	\$16,491	\$0	2846.00	\$1,394,705	\$890,484	2889.00	\$1,411,196	\$890,484
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	145.21	\$110,552	\$72,760	145.21	\$110,552	\$72,760
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$846	\$0	2.00	\$846	\$0
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$360	\$0	1.00	\$360	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	162.15	\$48,640	\$23,082	2665.07	\$1,158,277	\$1,168,830	2827.22	\$1,206,917	\$1,191,912
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	38.83	\$11,981	\$10,518	854.00	\$390,963	\$152,603	892.83	\$402,944	\$163,121
NORTHERN ASSURANCE COMPANY OF	4.08	\$1,036	\$0	1.00	\$399	\$0	26.58	\$36,307	\$0	31.66	\$37,742	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN MUTUAL INSURANCE	5.73	\$1,416	\$0	58.11	\$15,760	\$1,083	487.31	\$185,131	\$56,872	551.15	\$202,307	\$57,955
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	8.08	\$3,328	\$4,174	43.08	\$22,348	\$135,415	51.17	\$25,676	\$139,590
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	79.10	\$164,183	\$17,633	79.10	\$164,183	\$17,633
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$508	\$0	395.83	\$203,786	\$55,226	396.83	\$204,294	\$55,226
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.33	\$1,160	\$0	1.33	\$1,160	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	560.48	\$217,200	\$153,978	9544.12	\$4,720,051	\$2,748,923	10104.60	\$4,937,251	\$2,902,901
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	109.25	\$49,402	\$3,715	109.25	\$49,402	\$3,715
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1182.66	\$564,426	\$456,765	1182.66	\$564,426	\$456,765
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$451	0.00	\$0	\$451
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2662.32	\$1,245,965	\$577,077	2662.32	\$1,245,965	\$577,077
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	24.50	\$8,907	\$27,636	54.32	\$21,081	\$2,567	78.82	\$29,988	\$30,203
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	74.95	\$28,039	\$23,730	74.95	\$28,039	\$23,730

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$370	\$0	113.70	\$97,576	\$29,256	114.70	\$97,946	\$29,256
STATE FARM FIRE AND CASUALTY	0.00	\$170	\$0	NA	NA	NA	37243.16	\$16,013,102	\$13,650,409	37243.16	\$16,013,272	\$13,650,409
STATE FARM GENERAL INSURANCE	1.00	\$198	\$0	NA	NA	NA	155.25	\$44,915	\$142,679	156.25	\$45,113	\$142,679
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	37.72	\$15,847	\$11,751	37.72	\$15,847	\$11,751
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	1577.37	\$854,324	\$294,680	1577.37	\$854,324	\$294,680
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	410.11	\$200,844	\$92,441	410.11	\$200,844	\$92,441
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	1.00	\$89	\$0	NA	NA	NA	1.00	\$89	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	27.18	\$67,510	\$51,872	27.18	\$67,510	\$51,872
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	18.33	\$6,850	\$2,353	396.42	\$197,945	\$171,677	414.75	\$204,795	\$174,030
WESTFIELD INSURANCE COMPANY	0.00	\$480	\$0	50.33	\$14,461	\$1,312	4258.33	\$1,942,662	\$1,352,595	4308.66	\$1,957,603	\$1,353,907
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	2.00	\$2,153	\$0	2.00	\$2,153	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	35.00	\$13,905	\$0	1955.66	\$1,022,713	\$979,776	1990.66	\$1,036,618	\$979,776

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Northern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	56.40	\$19,934	\$19,255	223.74	\$63,792	\$49,836	3158.56	\$1,139,319	\$785,919	3212.26	\$1,150,179	\$797,072
StDev:	162.38	\$56,770	\$68,701	696.63	\$236,319	\$239,236	10137.38	\$3,613,789	\$2,493,975	10241.68	\$3,595,027	\$2,480,724
Min:	0.00	\$170	\$0	0.00	(\$124)	\$0	0.00	(\$8,246)	\$0	0.00	(\$8,370)	\$0
Max:	592.57	\$206,984	\$247,902	3653.33	\$1,535,798	\$1,619,788	63884.58	\$27,143,704	\$17,758,078	63897.83	\$27,147,418	\$17,758,078

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$1,072	\$7,189	2.00	\$1,072	\$7,189
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	335.51	\$157,678	\$136,485	335.51	\$157,678	\$136,485
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	15.00	\$8,698	\$0	15.00	\$8,698	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	124.50	\$41,407	\$2,902	3608.76	\$1,642,387	\$576,648	3733.26	\$1,683,794	\$579,550
ALLSTATE INSURANCE COMPANY	140.16	\$56,543	\$78,064	NA	NA	NA	33256.24	\$15,080,134	\$15,957,751	33396.40	\$15,136,677	\$16,035,815
AMERICAN AUTOMOBILE INSURANCE	NA	NA	NA	NA	NA	NA	0.53	(\$65)	\$0	0.53	(\$65)	\$0
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	383.16	\$150,063	\$9,370	383.16	\$150,063	\$9,370
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	22.30	\$3,367	\$0	517.60	\$245,555	\$0	539.90	\$248,922	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	2.00	\$762	\$0	535.67	\$300,890	\$259,051	537.67	\$301,652	\$259,051
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	0.00	(\$322)	\$0	148.79	\$154,843	\$101,760	148.79	\$154,521	\$101,760
AMERICAN MANUFACTURERS MUTUAL	NA	NA	NA	NA	NA	NA	2.00	\$550	\$0	2.00	\$550	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	3.33	\$1,356	\$10,705	3.33	\$1,356	\$10,705

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMERICAN PHYSICIANS ASSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$7,506)	\$200,749	0.00	(\$7,506)	\$200,749
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	9.00	\$3,177	\$11,052	9.00	\$3,177	\$11,052
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$553	\$0	1.00	\$553	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	2.00	\$701	\$0	343.18	\$253,349	\$513,473	345.18	\$254,050	\$513,473
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	1.00	\$266	\$0	44.00	\$26,759	\$4,141	45.00	\$27,025	\$4,141
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	109.44	\$137,750	\$47,534	109.44	\$137,750	\$47,534
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	6.01	\$3,787	\$0	332.36	\$212,910	\$179,765	338.37	\$216,697	\$179,765
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	27.66	\$8,661	\$3,897	10611.83	\$4,434,545	\$5,343,458	10639.49	\$4,443,206	\$5,347,355
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	9.08	\$4,187	\$250	160.58	\$74,294	\$181,326	169.66	\$78,481	\$181,576
BROTHERHOOD MUTUAL INSURANCE	4.00	\$805	\$750	21.00	\$5,966	\$3,483	74.92	\$32,450	\$9,580	99.92	\$39,221	\$13,813
CENTENNIAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.12	\$5,279	\$0	3.12	\$5,279	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	2.00	\$763	\$0	18.00	\$9,504	\$0	20.00	\$10,267	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	10.92	\$3,603	\$6,440	5.00	\$3,364	\$453	15.92	\$6,967	\$6,893
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5330.34	\$2,451,846	\$2,204,168	5330.34	\$2,451,846	\$2,204,168
CITIZENS INSURANCE COMPANY OF	43.00	\$24,242	\$16,025	224.42	\$104,268	\$29,044	39499.33	\$20,776,592	\$13,257,285	39766.75	\$20,905,102	\$13,302,354
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	228.00	\$103,546	\$43,505	228.00	\$103,546	\$43,505
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$343	0.00	\$0	\$531,824	0.00	\$0	\$532,167
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$38,114)	\$1,102,652	0.00	(\$38,114)	\$1,102,652
EMCASCO INSURANCE COMPANY	NA	NA	NA	42.83	\$15,103	\$10,151	1288.77	\$519,595	\$710,123	1331.60	\$534,698	\$720,274
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	19.00	\$6,463	\$3,193	498.82	\$204,435	\$127,602	517.82	\$210,898	\$130,795
FARM BUREAU GENERAL INSURANCE	1177.00	\$454,018	\$671,938	2463.75	\$1,066,093	\$868,196	25527.86	\$11,727,803	\$10,193,814	29168.61	\$13,247,914	\$11,733,948
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	189.92	\$497,681	\$987,513	189.92	\$497,681	\$987,513
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,957	\$15,918	2.00	\$1,957	\$15,918
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$575)	\$64,597	0.00	(\$575)	\$64,597

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	15854.41	\$10,471,909	\$11,726,406	15854.41	\$10,471,909	\$11,726,406
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.90	\$5,760	\$2,859	3.90	\$5,760	\$2,859
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	29417.66	\$591,571	\$1,571,598	29417.66	\$591,571	\$1,571,598
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	97.00	\$44,305	\$10,953	12620.00	\$7,264,031	\$7,523,694	12717.00	\$7,308,336	\$7,534,647
FREMONT MUTUAL INSURANCE	NA	NA	NA	576.38	\$225,703	\$359,696	11144.17	\$5,158,179	\$3,796,878	11720.55	\$5,383,882	\$4,156,574
GLENS FALLS INSURANCE COMPANY,	1.00	\$432	\$0	NA	NA	NA	2214.60	\$1,436,180	\$688,925	2215.60	\$1,436,612	\$688,925
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	7.00	\$3,736	\$0	7.00	\$3,736	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	2.00	\$835	\$0	10.00	\$5,430	\$66	12.00	\$6,265	\$66
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	119.16	\$64,846	\$49,378	119.16	\$64,846	\$49,378
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	258.09	\$604,365	\$726,359	258.09	\$604,365	\$726,359
HAMILTON MUTUAL INSURANCE	NA	NA	NA	25.50	\$10,201	\$3,366	719.54	\$343,614	\$461,907	745.04	\$353,815	\$465,273
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	71.15	\$27,113	\$17,123	1569.96	\$760,570	\$954,208	1641.11	\$787,683	\$971,331

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	7.00	\$3,081	\$0	66.17	\$31,683	\$10,992	73.17	\$34,764	\$10,992
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	9.75	\$3,581	\$60	2542.76	\$966,634	\$1,037,946	2552.51	\$970,215	\$1,038,006
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	10.00	\$3,485	\$0	854.91	\$344,487	\$339,367	864.91	\$347,972	\$339,367
HASTINGS MUTUAL INSURANCE	NA	NA	NA	415.75	\$143,485	\$261,279	21999.75	\$6,910,039	\$5,449,921	22415.50	\$7,053,524	\$5,711,200
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	20.83	\$7,613	\$15,368	92155.58	\$41,055,160	\$44,905,768	92176.41	\$41,062,773	\$44,921,136
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	797.27	\$423,705	\$84,204	797.27	\$423,705	\$84,204
HORACE MANN INSURANCE COMPANY	22.33	\$8,250	\$16,408	27.33	\$8,745	\$7,504	1058.67	\$407,340	\$722,569	1108.33	\$424,335	\$746,481
JEFFERSON INSURANCE COMPANY	NA	NA	NA	4.50	\$2,360	\$4,596	8.50	\$5,415	\$3,910	13.00	\$7,775	\$8,506
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	35.75	\$12,984	\$2,011	3415.51	\$1,614,173	\$1,587,926	3451.26	\$1,627,157	\$1,589,937
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	199.00	\$74,160	\$378,486	199.00	\$74,160	\$378,486
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.50	\$95	\$0	0.50	\$95	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6949.83	\$2,964,442	\$1,938,421	6949.83	\$2,964,442	\$1,938,421

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$1,427	\$0	4.00	\$1,427	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	30.00	\$12,255	\$12,474	30.00	\$12,255	\$12,474
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	10.00	\$5,710	\$338	758.00	\$410,889	\$794,364	768.00	\$416,599	\$794,702
METROPOLITAN PROPERTY AND CASUALTY	7.00	\$2,746	\$3,570	8.00	\$4,577	\$0	273.01	\$137,675	\$419,020	288.01	\$144,998	\$422,590
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	59.25	\$23,781	\$133,912	460.25	\$264,996	\$227,233	519.50	\$288,777	\$361,145
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	8115.08	\$3,550,771	\$5,178,869	NA	NA	NA	8115.08	\$3,550,771	\$5,178,869
MICHIGAN INSURANCE COMPANY	14.00	\$6,527	\$1,480	NA	NA	NA	2498.00	\$1,274,453	\$936,782	2512.00	\$1,280,980	\$938,262
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	68.00	\$25,829	\$7,968	7246.00	\$3,502,229	\$2,839,398	7314.00	\$3,528,058	\$2,847,366
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$4,173	\$0	5.00	\$4,173	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	400.11	\$215,003	\$36,127	400.11	\$215,003	\$36,127
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	13.33	\$5,454	\$7,008	13.33	\$5,454	\$7,008
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	1.99	\$789	\$0	1.99	\$789	\$0

Appendix B (2001): Home Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	210.78	\$65,155	\$206,876	5207.38	\$2,110,363	\$3,764,031	5418.16	\$2,175,518	\$3,970,907
NATIONWIDE MUTUAL FIRE INSURANCE	1.50	\$424	\$0	192.50	\$61,233	\$15,410	3869.60	\$1,943,475	\$2,711,518	4063.60	\$2,005,132	\$2,726,928
NORTHERN ASSURANCE COMPANY OF	8.58	\$6,851	\$0	4.00	\$1,718	\$0	62.25	\$39,150	\$15,627	74.83	\$47,719	\$15,627
NORTHERN MUTUAL INSURANCE	0.00	(\$54)	\$0	22.81	\$6,447	\$1,000	233.12	\$94,014	\$117,522	255.93	\$100,407	\$118,522
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	31.83	\$11,727	\$7,818	129.50	\$78,672	\$62,193	161.33	\$90,399	\$70,011
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	70.07	\$220,994	\$152,136	70.07	\$220,994	\$152,136
PARTNERS MUTUAL INSURANCE	NA	NA	NA	12.94	\$6,331	\$0	531.16	\$284,654	\$245,902	544.10	\$290,985	\$245,902
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$3,559	\$848	7.00	\$3,559	\$848
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	979.89	\$379,406	\$206,855	13395.17	\$6,607,077	\$4,019,692	14375.06	\$6,986,482	\$4,226,546
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	660.99	\$297,848	\$117,864	660.99	\$297,848	\$117,864
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1952.58	\$1,013,962	\$1,447,288	1952.58	\$1,013,962	\$1,447,288
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$204	\$0	1.00	\$204	\$0

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TERRITORY 54 Remainder of Southern Michigan

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3.00	\$1,378	\$0	3.00	\$1,378	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	7718.54	\$3,920,682	\$5,162,954	7718.54	\$3,920,682	\$5,162,954
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	36.67	\$13,328	\$0	104.93	\$51,208	\$192,747	141.60	\$64,536	\$192,747
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	3.24	\$1,350	\$0	623.50	\$247,997	\$534,270	626.74	\$249,347	\$534,270
STATE AUTOMOBILE MUTUAL	NA	NA	NA	12.50	\$4,878	\$11,950	665.10	\$497,471	\$365,866	677.60	\$502,349	\$377,816
STATE FARM FIRE AND CASUALTY	2.00	\$495	\$0	NA	NA	NA	101857.50	\$44,125,772	\$49,360,868	101859.50	\$44,126,267	\$49,360,868
STATE FARM GENERAL INSURANCE	1.00	\$245	\$0	NA	NA	NA	807.50	\$238,473	\$528,765	808.50	\$238,718	\$528,765
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	184.48	\$83,054	\$27,000	184.48	\$83,054	\$27,000
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	2448.71	\$1,333,888	\$891,770	2448.71	\$1,333,888	\$891,770
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	906.67	\$441,424	\$239,230	906.67	\$441,424	\$239,230
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	13.25	\$2,558	\$0	NA	NA	NA	13.25	\$2,558	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	37.22	\$74,725	\$26,358	37.22	\$74,725	\$26,358

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Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	40.67	\$16,542	\$1,460	718.92	\$388,761	\$266,129	759.58	\$405,303	\$267,589
WESTFIELD INSURANCE COMPANY	0.00	\$292	\$0	146.42	\$48,823	\$21,392	4159.50	\$2,105,876	\$2,236,647	4305.92	\$2,154,991	\$2,258,039
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	2.00	\$1,223	\$14,125	2.00	\$1,223	\$14,125
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	147.75	\$56,309	\$589	5456.24	\$2,587,282	\$1,333,912	5603.99	\$2,643,591	\$1,334,501
Mean:	101.54	\$40,130	\$56,303	293.82	\$123,368	\$151,108	5005.88	\$2,196,984	\$2,202,642	5063.95	\$2,219,113	\$2,240,515
StDev:	311.73	\$120,108	\$178,402	1202.30	\$525,316	\$746,652	15145.13	\$6,685,050	\$7,096,432	15079.64	\$6,655,760	\$7,059,418
Min:	0.00	(\$54)	\$0	0.00	(\$322)	\$0	0.00	(\$38,114)	\$0	0.00	(\$38,114)	\$0
Max:	1177.00	\$454,018	\$671,938	8115.08	\$3,550,771	\$5,178,869	101857.50	\$44,125,772	\$49,360,868	101859.50	\$44,126,267	\$49,360,868